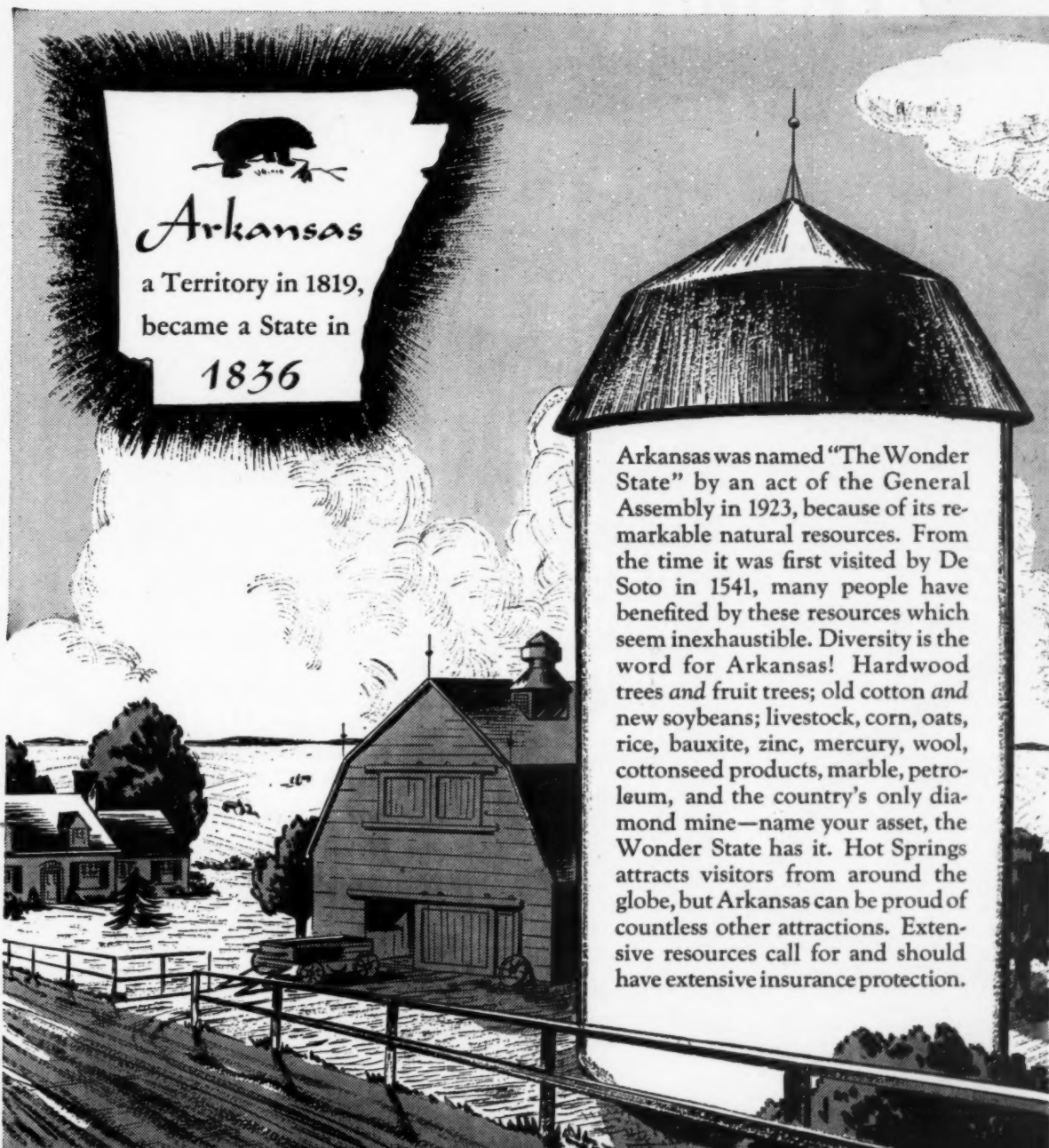


# The NATIONAL UNDERWRITER

H. & A. CONFERENCE and WISCONSIN AGENTS



Arkansas was named "The Wonder State" by an act of the General Assembly in 1923, because of its remarkable natural resources. From the time it was first visited by De Soto in 1541, many people have benefited by these resources which seem inexhaustible. Diversity is the word for Arkansas! Hardwood trees and fruit trees; old cotton and new soybeans; livestock, corn, oats, rice, bauxite, zinc, mercury, wool, cottonseed products, marble, petroleum, and the country's only diamond mine—name your asset, the Wonder State has it. Hot Springs attracts visitors from around the globe, but Arkansas can be proud of countless other attractions. Extensive resources call for and should have extensive insurance protection.



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United States Fire Insurance Co.

The North River Insurance Co.

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Organized 1824

Organized 1822

Organized 1837

Organized 1868

Richmond Insurance Co.

Western Assurance Co., U. S. Branch

British America Assurance Co., U. S. Branch

Southern Fire Insurance Co., Durham, N. C.

Organized 1836

Incorporated 1851

Incorporated 1833

Incorporated 1923

WESTERN DEPT. FREEPORT, ILL. • PACIFIC DEPT. SAN FRANCISCO • SOUTHERN DEPT. ATLANTA • ALLEGHENY DEPT. PITTSBURGH • CAROLINAS DEPT. DURHAM, N. C.

THURSDAY, SEPTEMBER 27, 1945

# DYNAMIC..

## Chicago Journal of Commerce

AND LA SALLE STREET JOURNAL  
ESTABLISHED 1920  
MONDAY, MAY 28, 1945

**THE NORTH AMERICA  
IS A DYNAMIC ORGANIZATION  
ITS EXECUTIVES HATE STAG-  
NATION AND ARE CONSTANTLY  
ON THE ALERT TO FIND NEW  
IDEAS AND WAYS OF DOING  
THINGS.**

**A. L. KIRKPATRICK**  
*Insurance Editor*  
*Chicago Journal of Commerce*



**INSURANCE COMPANY OF  
NORTH AMERICA**  
COMPANIES, Philadelphia

INSURANCE COMPANY OF NORTH AMERICA  
THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA  
CENTRAL INSURANCE COMPANY OF BALTIMORE

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA  
NATIONAL SECURITY INSURANCE COMPANY  
PHILADELPHIA FIRE AND MARINE INSURANCE COMPANY

**KEEP AMERICA BUSY—GIVE A RETURNED VETERAN A JOB!**

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## All-Industry Group Extends Scope of Its Activities

**Will Include Sherman  
Act; to Meet Again Oct.  
18-19 in Chicago**

NEW YORK—Recognizing that agreement on state rating legislation may be the biggest problem to be faced by the insurance business, the all-industry committee at its meeting here extended its original scope beyond the Clayton, Federal trade, and Robinson-Patman acts and voted to create a subcommittee to study all phases of the Sherman act's impact on the insurance business and to make recommendations as to what course should be pursued. The personnel of the new subcommittee has not yet been announced.

The all-industry committee will meet again Oct. 18-19, in Chicago.

At last week's meeting, of which General Manager A. V. Gruhn of American Mutual Alliance was chairman, the first day was devoted to the presentation and discussion of the reports of the three subcommittees which had been asked to study the problems of the Clayton, the Robinson-Patman, and the federal trade commission acts, pending further consideration by the various industry groups. The reports of all three subcommittees were adopted and the task of drafting specific state legislation to meet the problems was assigned to each subcommittee with the request that they report back to the all-industry committee at its next meeting.

Representing the National Association of Insurance Commissioners were Scheufler of Missouri, Dineen of New York, Harrington of Massachusetts, Johnson of Minnesota, and Allyn of Connecticut.

### Sherman Act Problems

When the committee was appointed last spring by the commissioners subcommittee on federal legislation, its assigned task was to work on the Clayton, federal trade and Robinson-Patman acts but provision was made for taking up the Sherman act. This was done in line with a request from some of the groups, notably the unorganized independent companies which shortly thereafter organized the National Association of Independent Insurers.

At last week's meeting it became apparent that in spite of public law 15 and the adoption of rating laws by various states, the problems arising out of the Sherman act far overshadowed any troubles that might be anticipated from the other three federal acts.

As discussed at the all-industry committee meeting, the crux of the Sherman law problem appeared to be the type of rating law that could be regarded as sufficient to get the insurance business out from under the Sherman act's prohibitions against price-fixing and other agreements.

### Four Divisions of Opinion

There are four divisions of opinion on this point. Some feel that the only safe type of rating law is one that requires advance approval of rates before they are put into use. The second group believes it is neither necessary nor de-

(CONTINUED ON PAGE 13)

## Preview N. A. I. A. Bank and Agent Auto Plan Film

NEW YORK—An errors and omissions policy covering banks and other consumer credit institutions financing the purchase of automobiles will soon be available. It has been developed by the National Automobile Underwriters Association and will make the bank and agent auto plan acceptable to those banks which have preferred to handle insurance on their financed cars through a master policy taken out by the bank, on the ground that the bank is always assured of complete protection.

NEW YORK—Approximately 200 insurance executives, insurance producers and bankers attended the first showing of the motion picture, "The Bank and Agent Auto Plan in Action," presented by the National Association of Insurance Agents here Monday.

The film was designed as a visual sales aid to assist in the promotion of the bank and agent auto plan. The film is expected to aid in selling the idea of the plan to agents and banks and to stimulate action in communities where the plan has not yet taken hold.

The picture, a 16mm sound production in color, was produced by the motion picture bureau of Aetna Casualty in co-operation with the National association. It depicts how the plan has spread throughout the country and the success which banks and agents in small and large communities have had with it.

### Shows Exact Procedure

Scenes, taken in a number of banks, show the exact procedure which is followed when a prospective car buyer applies for a loan, and how the insurance on cars financed in this way is placed with a local agent. Other scenes show some of the advertising and promotional activities which banks are using in connection with the plan.

Several of the scenes contain information sufficiently detailed to enable agents and banks to develop a plan in their own communities.

Distribution of the film will be handled entirely by the National association. After Oct. 1 prints will be on deposit with the secretaries of state associations throughout the country. Local showings before insurance agents and bank gatherings can be arranged by communicating with the state secretary.

Representatives of the National association who appear in the film include W. Ray Thomas, Pittsburgh, president; H. H. Hendren, Sacramento, Calif., chairman of the financed accounts committee, and Wade Fetzer, Jr., Chicago, chairman of the public relations committee.

Among the bankers who appear in the film are Frank G. Anger, vice-president Industrial National Bank of Chicago; C. O. Weidman, assistant cashier National City Bank, New York; W. M. Harlan, Jr., vice-president Manchester Bank of St. Louis; Irving Lemaux, president and Charles Mattox, assistant secretary Se-

(CONTINUED ON PAGE 14)

### Over 500 Claims at Hutchinson

HUTCHINSON—Over 500 hail claims have been received for damage in the storm which hit Hutchinson on Sept. 11. While most are for damage to roofs, several automobile tops were riddled. Some windows were broken. None of the claims are large but they are well scattered over the city especially in the southeast and southern parts. Several extra adjusters are on the job.

## Detailed Schedule of N.A.I.A. Meeting

**"Insurance and Recon-  
version" Is Theme; Full  
Convention Planned**

"Insurance and Reconversion" is the theme selected for the annual meeting of the National Association of Insurance Agents at the Edgewater Beach Hotel, Chicago, Oct. 21-24. This is the first assembly of the entire membership permissible since ODT restrictions were lifted, and it will include the originally scheduled conference of the national board of state directors plus traditional prewar attractions. Addresses, profit making ideas and entertainment will supplement a full business agenda, which includes election of officers.

The tentative program provides for a preliminary executive committee session, Friday, Oct. 19. Promptly at 2 p. m. Sunday, Oct. 21, the convention proper will get under way with the customary territorial conferences. A reception for the insurance press at 5 p. m. will precede the past presidents' dinner, scheduled for 6:30 p. m. The evening will be devoted to committee meetings, starting at 8 and a meeting of the Association Executives Conference at 8:30.

At 10 a. m. Monday the national board of state directors will convene to hear the report of the administration by President W. Ray Thomas, Pittsburgh. The group sessions on agency management will begin at 2 p. m. Delegates will attend a buffet supper at 6:30 p. m. At 8 p. m., state directors will hold the second session.

The meeting Tuesday will start at 10 a. m. with a group session on business development. During the general convention session that afternoon, opening at 2 p. m., a prominent speaker will talk on a subject related to the convention theme, the bank and agent auto plan film will be shown, and new officers will be elected.

The banquet at 7 p. m. will be highlighted by the presentation of awards, installation of officers and guest appearance of an outstanding legislator or businessman. For the first time since prewar days, the banquet program specifies entertainment.

The state directors will gather for their final meeting at 10 a. m. Wednesday morning. Adjournment is scheduled for 1 p. m., and 2 p. m. the executive committee will conduct its post-convention conference.

### Map Additional FCIC Cover

WASHINGTON—Actuarial work is in progress in the federal crop insurance corporation, preparatory to starting its proposed experimental insurance of citrus fruit, peanuts and potato crops for a 3-year period. Rates and other details are being worked up under the direction of Eldon Colby, who heads the actuarial branch of FCIC.

It is hoped that the project will have been finally approved and ready to be launched, particularly with respect to citrus and potatoes, by Dec. 1.

Meanwhile, FCIC plans to continue experimental insurance of tobacco and corn crops of 1946, under the new act, which authorizes FCIC to undertake such experimental coverage of not more than three additional crops per year, on a limited area scale, and restricted to three years in each case.

FCIC is selling its winter wheat crop coverage this fall, as part of its permanent program. Cotton and flax are the other two crops under the program.

## W. U. A. Holds First Gathering Since April, 1944

**Future of Regulation  
Engrosses Interest  
at Chicago Sessions**

The Western Underwriters Association which had not had a meeting since

April, 1944, is holding a full scale gathering at the Edgewater Beach Hotel, Chicago, this week. Many of the out-of-town members arrived on Monday and Tuesday and by Tuesday evening the group had reached sizable proportions. The formal sessions got under way Wednesday with capital interest centering on the address of W. N. Achenbach



W. N. Achenbach

of Aetna Fire, who is rounding out his second term as W.U.A. president, and the report of the governing committee submitted by C. H. Smith, the chairman, who is vice-president and western manager of Hartford Fire. Manager Charles F. Thomas was occupying his accustomed place as the fatherly czar and the central figure of these meetings.

The nominating committee, headed by John C. Harding, Springfield Fire & Marine, recommended this slate: C. W. Ohlsen, Sun, president; R. D. Safford, Travelers Fire, vice-president (re-elected); E. H. Forkel, National Fire, 2d vice-president; C. F. Thomas, secretary. The election takes place Thursday, Mr. Ohlsen has been a vice-president.

Mr. Achenbach was first elected president in April, 1942, and thus has served in office longer than any W.U.A. president.

Memorials were adopted for C. R. Tuttle and W. B. Flickinger, North America, and J. H. McCormick, Scottish Union.

E. A. Henne, America Fore, reported as chairman of the Subscribers Actuarial Committee.

Vice-president E. D. Lawson, Fireman's Fund, occupied the key position of chairman of the committee on order of business. It is this committee's task to give audience to any that desire to submit issues and questions for consideration of the association and to sift out those that it believes are suitable for association attention.

### Presidential Address

Mr. Achenbach, in his presidential talk, devoted most of his attention to the problems of public regulation of insurance and the impact of changed theories of regulation upon the operations of W.U.A.

He remarked that fire insurance, with

(CONTINUED ON PAGE 8)



E. H. Forkel

## W. Va. Agents Hold Successful Session

**C. V. Feller Is Reelected President; Governor Appears**

### OFFICERS ELECTED

President—C. V. Feller, Mullens.  
Vice-presidents—E. G. Jackson, Chester; I. H. Russell, Charlestown; Charles W. Evans, Fairmont; Frank McIntosh, Huntington; William Barger, Bluefield, and J. A. Nuckols, Beckley.  
State national director — Frank R. Bell, Charleston.  
Secretary—C. T. McHenry, Charleston.

CHARLESTON, W. VA. — Discussions of membership and a report on state insurance department rulings were among the highlights of the annual meeting of West Virginia Association of Insurance Agents here.

Approximately 100 agents and field men attended the meeting. C. V. Feller of Mullens was reelected president. Tom J. Neff of Wheeling was reelected chairman of the executive committee. Other members elected are: John Blakely, Welch; Albert Bray, Logan; Arch Keller, Huntington; Fred Chamberlaine, Clarksburg; Jack Simons, Morgantown, and Clay Whetsell, Elkins. The conference committee chairman, R. D. Watts, Beckley, was reelected. Other members are Charles Thornburg, Huntington, and Raymond Foose, Wheeling. Mr. Watts was named director to the state chamber of commerce.



C. V. Feller

### State Auto Cover Discussed

Stating that the plan for liability insurance in connection with motor vehicles owned by state governmental units proposed to establish a new method of premium calculation in that the cost is to be based on the number of drivers instead of the vehicles involved, Mr. Watts listed several objections. Declaring that he realized that the state insurance department had cooperated with the National Bureau of Casualty Surety Underwriters in reaching the conclusions incorporated in the departmental ruling and the proposed amendment, Mr. Watts said he felt that the department would want to consider the matter further with the association.

The meeting, which was a one day affair, began with an executive session which lasted until the luncheon. President Feller opened the morning session with his report, which stressed the great need for continued cooperation between producers, the companies and the commissioners to solve the problems brought about by the Supreme Court decision that insurance is commerce. Mr. Feller also detailed the activities of his office during the past year.

Secretary C. T. McHenry of Charleston stressed in his report the need for greater cooperation in the securing of new members. There was an open discussion of the new fire insurance rates in West Virginia.

### Gov. Meadows Is Speaker

Honor guest at the luncheon was Governor Clarence W. Meadows who welcomed the agents and advised that the executive branch of the state government is always ready to listen to their problems. Charles E. Hodges, managing director of the Charleston Chamber of Commerce, discussed the place of aviation in the state's future. Pointing

(CONTINUED ON PAGE 44)

## North America Files Commutation Plan in Arkansas

LITTLE ROCK—North America has filed with the Arkansas Fire Prevention Bureau its annual premium payment term plan, with provision that it does not apply to manufacturing risks.

The plan may be used for three, four, or five-year term contracts. The premium for the first year is the full annual tariff and for the second and subsequent years it is 78% of the premium normally charged for insurance on the annual basis.

From the filing in Arkansas, it appears that North America's program for other states is slightly different from that which was made effective in Nebraska. In that state the premium for the second and subsequent years is 80% rather than 78%, of the full annual premium. It is understood that this was done because of a ruling of the Nebraska department Oct. 25, 1944 which permitted the use of the annual premium payment plan for term insurance if the premium for the second and subsequent years is 80% or more of the full annual premium. Cecil Fraizer, then the Nebraska commissioner, ruled that if the charge were less than 80% it would constitute discrimination. Until that time Nebraska had prohibited the use of the annual premium term program altogether.

Use of the 78% factor means that the extra cost to the insured of paying for a term policy in annual installments is less than 2% more than if he should pay the entire premium in advance.

Assuming the full annual premium to be \$100 and the cost of a five year term policy prepaid to be \$400, the assured on the 78% basis would be paying a total of only \$412 on the annual premium basis, but in arriving at the financing cost there must be deducted the cost of unearned premium insurance because North America is providing automatic reinstatement without charge under its annual premium scheme. Assuming the cost for unearned premium insurance to be \$2 in this case, the financing charge would be only \$10.

In addition to Arkansas, the North American plan has been extended to Pennsylvania, Maryland and Delaware. It was originally introduced in Nebraska and California.

### FILE PLAN IN MICHIGAN

LANSING—Commissioner Forbes of Michigan revealed that the North America has filed its optional plan for payment of term fire policies on an annual basis. No decision has been reached as yet as to whether approval will be given but he said study is being given certain aspects of the plan.

The aggregate premium, Mr. Forbes said, amounts to some 2.4% more than if the premium were paid in advance.

The Mill Mutuals Agency here, representing the Michigan Millers Mutual Fire and others, has a deviation of term rule providing that the insured pay one-third of the three-year rate each year for five years, calling this the five-year term annual premium plan.

General of Seattle has operated on a 20% deviated basis for a number of years, writing term policies or their equivalent and collecting on an annual basis.

### N. Y. Brokers Dinner Oct. 24

The General Brokers Association of New York city will hold its annual dinner Oct. 24 at the Hotel Astor. Nathan Greenbaum is dinner committee chairman.

### Robedee Loss Supervisor

Improved Risk Mutuals have appointed Edward Robedee as supervisor of the loss department. He has been with I. R. M. for the past year.

## Oswald Is Pearl's Underwriting Sec'y

NEW YORK—B. J. Oswald, who recently resigned as secretary of Du-



B. J. Oswald

bucque Fire & Marine, has joined Pearl as underwriting secretary. He started with Du-bucque in a clerical position 25 years ago and had a wide experience in various departments. He became vice-president and director of National Reserve in 1938 and in 1940 was made secretary and director of Du-bucque and placed in complete charge of underwriting operations. In 1943 he also became vice-president of Du-bucque.

He was the founder of the Du-bucque-National Study Club, an affiliate of the Insurance Institute of America.

### Mooney with Hendricks Corp.

The Hendricks Engineering Corporation has appointed John M. Mooney as a fire protection and safety engineer to handle the northeastern territory. He has had a wide experience in the insurance engineering field, having been employed by Continental, Weed & Kennedy, New York Reciprocal Underwriters and Vlachos & Co., as a fire protection, safety and insurance rating engineer. Mr. Mooney was supervisor of fire protection and safety for the Wright Aeronautical Corporation from 1939 until going with Hendricks Engineering Corporation.

### New Mexico City Connection

Herbert Carrington of Mexico City has been appointed representative for the whole of Mexico by Dargan & Co., adjusters and surveyors of New York. The connection of Dargan & Co. with W. A. Kennedy of Mexico City has been terminated. Mr. Carrington was at one time resident agent in Mexico of Palatine, World Auxiliary and Western Australian. When these companies retired from Mexico he confined his activities to accounting.

### Benjamin, Out of Army, to Resume Supervisory Post

George Benjamin has been released from the army and will resume his position of South Carolina commissioner, to which he was elected by the legislature in 1943. D. D. Murphy will relinquish the commissioner's post, conforming to the understanding that he would serve only during Mr. Benjamin's absence.

### Date Correction

The annual meeting of the Society of Life Members of the Northwest Association will be held Oct. 16 and not Oct. 15 as reported in last week's issue, at the LaSalle hotel, Chicago.

George E. Allen, vice-president Home and Presidential advisor on liquidation of government war agencies, was among prominent Democrats week-ending with President Truman at the Jefferson Island Club, on Chesapeake Bay. Mr. Allen returned by automobile with the Presidential party from Annapolis, to which they had ferried across the bay from the island.

R. J. MacMichael, deputy manager and vice-president of Norwich Union, who was to leave for England Oct. 1 to take up his new duties as overseas manager at the head office, has been forced to postpone his trip until after the first of the year because of the serious illness of J. M. Sinclair, secretary, who was to take over Mr. MacMichael's post here.

## New Committee Setup of N.A.I.C. Given

President McCormack of the National Association of Insurance Commissioners has announced the new committee appointments.

The new committees include one headed by Johnson of Minnesota, to study the feasibility of a central office for the commissioners. The idea of establishing such a headquarters was strongly advocated by Mr. Johnson in his presidential address at the meeting this summer at St. Paul. Another new group is an accident and health sub-committee to study and recommend standard provision laws for accident and health insurance. Committees abolished include that of the SWIS national directors and automobile assigned risk.

Herewith are shown the composition of the new committees except those exclusively of interest to life insurance:

**Sub-committee on feasibility of central office for N.A.I.C.:** Johnson, chairman, Minnesota; Thompson, vice chairman, Oregon; Forbes, Michigan; Hodges, North Carolina; Gough, New Jersey; Parkinson, Illinois.

**Sub-committee on N.A.I.C. representation on the National Council on Compensation Insurance:** Johnson, chairman; Hodges, Forbes.

**Accident and health:** Parkinson, chairman; Ensor, vice chairman, Maryland; White, Mississippi; Kavanaugh, Colorado; Butler, Texas; Allyn, Connecticut; Knowlton, New Hampshire.

**Sub-committee on standard provision laws:** White, Ensor, Butler.

**Blanks:** Walter A. Robinson, chairman, Ohio; Johnson, vice chairman; Albert Burger, Minnesota; Carl A. Tiffany, Illinois; C. B. Coulbourn, Virginia; Russell O. Hooker, Connecticut; T. H. O'Connell, Massachusetts; Joseph F. Collins, New York; George H. McAteer, Washington; Earl L. Berger, Pennsylvania; L. H. Sanford, Michigan; Ralph Knudsen, Iowa; Donald R. Hodder, Nebraska; F. M. Philippi, Alabama; Francis T. McGovern, Rhode Island; A. C. Olshen, Oregon; Henry G. Sellman, Tennessee; C. J. McCann, Florida; H. Raymond Strong, Texas; W. Harold Bittel, New Jersey.

**Sub-committee:** Johnson, chairman; Hobbs, Kansas; Mueller, South Dakota.

**Casualty and surety:** Bowles, chairman, Virginia; Parker, vice chairman, Georgia; Gibbs, Texas; Parkinson, Knowlton, Carlson, Utah.

**Sub-committee:** Gibbs, chairman; Knowlton, Parker.

**Examinations:** Read, chairman, Oklahoma; Fischer, vice chairman, Iowa; Gough, Bowles, Miss Addie Lee Farish, Alabama; Forbes, Butler, Thompson.

**Sub-committee:** Gough, chairman; Farish, Fischer.

**Fire and marine:** Carroll, chairman, Rhode Island; Hall, vice chairman, Texas; White, Martin, Louisiana; Apodaca, New Mexico; Jordan, Washington, D. C.; Allyn.

**Laws and legislation:** Garrison, chairman, California; Hobbs, vice chairman; Sullivan, Washington; Fischer, Ensor, Parker, Georgia; Sims, West Virginia.

**Social security:** Fischer, chairman; Duel, vice chairman, Wisconsin; Murphy, South Carolina; Apodaca, New Mexico; Carlson, Utah; Bakes, Idaho.

**Taxation:** Holmes, chairman, Montana; Carlson, vice chairman; Burns, Vermont; Whitten, Maine; Schmidt, Nevada; Dressel, Ohio; Krueger, North Dakota; Sims.

**Unauthorized insurance:** Parker, chairman; Burns, vice chairman; Barrus, Wyoming; Mueller, Swain, Delaware; Schmidt, Murphy, Rummage, Arizona.

**Valuation of securities:** Dineen, chairman, New York; Gough, vice chairman; Sullivan; Farish; Harrington, Massachusetts; Martin, Louisiana; Dressel; McKenzie, Arkansas; Duel.

**Sub-committee:** Harrington, chairman; Gough, Dineen.

**Workmen's compensation:** Hodges, chairman; Gibbs, vice chairman; Carroll; Wilson, Kentucky; Duel; Garrison; Forbes.

**Sub-committee:** Gibbs, chairman; Carroll; Duel.

**Federal legislation:** Harrington, chairman; Dineen; Johnson; McCormack, Tennessee; Scheuffer, Missouri; Larson, Florida.

**Fire prevention:** McKenzie, chairman;

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## Pa. Agents Return White to Office at Annual Parley

### Abbreviated Session at Harrisburg—Map Plans for State Legislation

#### NEW OFFICERS ELECTED

President — Morton V. V. White, Allentown.

Vice-presidents — Howell L. James, Erie, and Stanley Cowman, Philadelphia.

Treasurer—C. M. Thumma, Harrisburg.

Secretary-manager—Frank D. Moses, Harrisburg.

State national director—Herman D. Wolff, Easton.

HARRISBURG—The annual meeting of the Pennsylvania Association of Insurance Agents here was a skeletonized gathering without entertainment or social features other than an informal get-together dinner.

Representation consisted mainly of state association officers and directors and local board delegates, most of whom were the president or secretary or both.

Morton V. V. White, who has given a splendid account of himself in office, was reelected as president. Howell L. James was reelected as one of the vice-presidents and Stanley Cowman, formerly a director, was elected as the other vice-president.

Jane Van Horn Evans was elected as assistant secretary, succeeding Margaret H. Suder, who resigned to return to the teaching field. Miss Evans is a college graduate with experience in business and public affairs.

#### Praise Association Stand

A resolution was adopted voicing hearty approval of the position taken by the Association of Casualty and Surety Executives in matters concerning employment of disabled war veterans. W. Ray Thomas of Pittsburgh, president of the National Association of Insurance Agents, was the main banquet speaker. He told about current activities of the N.A.I.A. He left New York in the midst of conferences to fill the Harrisburg engagement and then left immediately after the dinner for New York.

Deputy Commissioner Ralph Alexander represented Commissioner Neel, who was not able to be present.

State Director Herman Wolff brought up the proposed amendment to the N.A.I.A. by-laws that is being advocated by Texas. There was much discussion on this subject at the meeting of the executive committee and at the full business session, for Mr. Wolff's guidance when the matter comes up for handling in Chicago.

#### Membership at New High

Howell L. James, as chairman of the membership committee, reported that the association finished the fiscal year with a roster of 846 agencies. That exceeds by 41 the previous all time high which was in 1929. During the past year 166 new members were added for a net gain of 102. The membership campaign is continuing with the objective of scoring an increase at least equal to that of the year just passed.

Topics in which the greatest interest were shown were legislation to conform the state laws to the necessities of public law 15 and the bank and agent auto plan. The Pennsylvania agents are getting

(CONTINUED ON PAGE 6)

## Tells How Agency Influence Has Brought Progress

The 100th anniversary of the appointment of the first agents of Holyoke Mutual Fire was marked by a get-together of agents at the home office at Salem, Mass., followed by a luncheon at the Salem Country Club. Holyoke Mutual was organized in 1843 but it was not until 1845 that the agency plan was established.

Nelson M. Knowlton, vice-president, presided at the luncheon meeting. The principal speaker was President Carlos P. Faunce and he presented certificates to nine agencies that are present day representatives in their communities where agents were first appointed. Edward W. Farrell of Marblehead responded in behalf of the agents.

Mr. Faunce in his talk said that undoubtedly the agency system was adopted by Holyoke Mutual as a practical method of getting a spread of business outside of Salem. The assessment plan was originally used but undoubtedly due to the influence of agents in 1852 the plan of charging advance cash premiums in full with cash dividends at expiration was installed.

#### Different Problem for Agent

A century ago, he said, the agent's problem was not competition but rather his task consisted of disseminating information, removing distrust and convincing property owners that it was desirable for them to quit taking their own risk.

In 1880 policies in mutual companies were almost exclusively written at the home office upon receipt of application signed by the assured. The applicant was required not only to sign the application but also a deposit note and a receipt for dividend even though the policy was being renewed. In the 1880's policies were usually written with a pen but again due to the influence of agents, the printed form was developed with every agent composing his own forms. There were permits for use of kerosene for other purposes than lighting, permit for a limited quantity of rubber cement in a shoe factory and, as a matter of fact, for every namable thing which might void the policy.

Mr. Faunce expressed the belief that the agent exerted a mighty influence in the development of the modern standard printed policy form.

In the early days it was common for the agent to hold the policy until the premium was paid in full, except for special customers such as manufacturers and merchants. One of the duties of agents of foreign companies was to report as of Nov. 1 each year the amount of net premiums for each company for the preceding 12 months and to send a check to the state treasurer for the tax. The agent also had to file a separate tax bond for each company. Mr. Faunce said that in the 1880's some companies were giving their agents the strictest instructions as to how policies should be written so as to be exclusive rather than inclusive. It was not sufficient, for instance, to describe household furniture as "contained in" a certain dwelling. It must be written "while contained and only while contained." That, Mr. Faunce remarked, certainly does not sound like the present 10% off premises cover.

#### Stabilization in Rating

Mr. Faunce recalled some of the demoralized conditions that prevailed in the early days insofar as fire insurance rating was concerned. He said that the agents deserve much of the credit for bringing about stabilization through the formation of local boards that worked together in the maintenance of proper rates.

The agents have exerted important influence in loss adjusting policies. In the early days the usual fire adjuster

## Perfect Program for I.A.C. Parley

Speakers Announced for "Ad" Men's Meeting Oct. 17-18

NEW YORK—Insurance advertising, public relations, radio and direct mail will be the topics discussed at the annual meeting of the Insurance Advertising Conference Oct. 17-18 at the Hotel Roosevelt here. Vice-president T. W. Budlong, the program chairman, has announced the complete program with the exception of the two luncheon speakers.

F. W. Doremus, vice-president of American, will be the first speaker in the panel discussion which starts Wednesday morning. He will talk on "The Function of Advertising in a Public Relations Program."

"Radio—a Public Relations Tool" is the subject of Henry Clay Klein, McFarland, Aveyard advertising agency.

George Traver, National Board, will discuss "The Employees' Place in Public Relations."

A general discussion and luncheon will follow. The afternoon will be devoted to a forum "Let's Let Down Our Hair Regarding Insurance Advertising." John Ashmead, assistant secretary Phoenix of Hartford, and Arthur Joyce, North America, will lead the discussion.

The president's reception will be at 6 p.m. followed by an informal dinner at which Earl Godwin, radio commentator, will talk on "The Washington Scene."

The Thursday morning session opens with a business meeting and election of officers. The speakers at the general assembly will be Robert J. Walker, Standard Accident, whose topic is "Direct Mail—A Revival" and Earle A. Buckley, direct mail consultant, speaking on "Will Direct Mail Pay Its Way in the Insurance Business?"

Following the luncheon the Aetna Casualty movie "The Bank and Agent Auto Plan in Action" will be shown.

sought to find every way he could to avoid payment or to avoid payment in full. For instance, the ordinary form covering machinery, etc., in a manufacturing risk was held not to cover machinery supplies unless specifically mentioned.

Mr. Faunce said it is a mistake to consider the term acquisition cost and commission as synonymous. The latter, he said, is actually the compensation the agent gets for acquisition plus continuous service and in a mutual company until the dividend has been paid. The service which the average agent renders to the public is underestimated, he declared. He carries a greater responsibility than is commonly recognized. The savings of a business man for years may be wiped out if he is not properly insured and it is to the agent that he looks for advice and protection. When losses occur valuable and proper services are rendered by the agents. Home offices probably do not realize how little the insurance company seems to mean to the property owner and how much he depends on the agent whom he knows.

#### Suggestions as to Advertising

Mr. Faunce gave some suggestions to agents as to advertising. He said simple plain nontechnical language should be employed. Many persons do not understand about the premium and the dividend. They are not sure which it is they have to pay and which they get back. If a statement is made that the rate is 60 cents for three years, it is likely not to be understood. A clearer way to express it is to say that the cost is \$6 for three years for each \$1,000 insured.

The task used to be to get people to insure at all. Now it is to get them to

## Big Turnout for Vermont Agents Meeting at Rutland

### Hadley Elected President; Pike Discusses Commission Issue

RUTLAND, VT.—The annual meeting of the Vermont Association of Insurance Agents held here was one of the largest gatherings the group has held.

Officers elected were: President, Preston H. Hadley of Bellows Falls; vice-president, Charles G. Taylor of Bradford; secretary-treasurer, Edward S. Pike of Rutland; chairman executive committee, George W. Buck of Bennington.

Feature of the speaking program was Guy T. Warfield, Jr., of Baltimore, who spoke in the evening. Taking as his theme "Keeping Pace with the Times," Mr. Warfield emphasized the duty of the local agent to keep abreast of all developments in the insurance business. "An alert and progressive insurance agent is the best form of public relations the industry can have," Mr. Warfield declared.

Other speakers on the program were Roy A. Duffus of Rochester, N. Y., who, under the topic "Bringing You Up to Date," and in his usual humorous manner, told agents of ways in which better coverage might be provided for clients without increase in cost; Norton Prentiss, of Aero Insurance Underwriters, who outlined the developments to be expected in writing aircraft insurance, and J. Harold Eberly, Aetna Casualty, who outlined the steps leading to formation of the bank and agent auto plan and told of the steps local agents should take to put the plans in operation in their own communities.

At the afternoon business sessions of the association Secretary Pike spoke at length on the commission question. He pointed out that so far as reduction of commissions to Vermont agents is concerned, present times called for an increase rather than a decrease. "I have always believed and I still believe," said Mr. Pike, "that the present propaganda about reduction of commissions was started in an effort to put local agents on the defensive and forestall any attempt to raise commissions to the level which would provide us with the income which we used to enjoy."

#### Haser with Ohio Farmers

In a recent issue an item stated that Roy V. Haser was returning from Wisconsin to his old Illinois field with Security of Iowa. That was incorrect for Mr. Haser actually was returning to Ohio Farmers, of which he now is state agent with headquarters at 425 North View street, Aurora.

#### Okl. Order on Financed Aircraft

The insurance board of Oklahoma has issued an order providing that all companies writing hull or liability insurance on airplanes that are financed, shall furnish every person insured under such contracts a copy of the policy issued with a warranty that it is an exact copy.

insure enough. Underinsurance causes sorrow to the insured not only when he has to contribute under coinsurance, but much more often when the loss exceeds the amount of insurance he has been willing to pay for.

The agent's prospect is not a life of ease but of more study, more intelligent work, more value to the community and more income for himself.

## Want Car Makers to Adopt Theft Prevention Device

NEW YORK—The Automobile Claims Association, at its first fall meeting, designated L. A. Lloyd, Pacific Fire, theft committee chairman, to convey to the National Automobile Underwriters Association the suggestion that all automobile manufacturers incorporate a signal device to warn motorists that they have left their keys in the ignition switch after turning the motor off.

Mr. Lloyd, who advanced the suggestion for general use of this device, said that it had been incorporated in one of the 1941 Chrysler models and that while it would not thwart a determined thief, it would help prevent the many thefts which result because drivers leave their cars with the keys in the ignition switch. He explained that the model he was referring to had a light which flashed on when the parking brake was on and the ignition was off but the key was still in the lock. This light served to remind the driver to take the key out of the lock.

### Cooperation Hard to Get

R. M. Huyler, America Fore, agreed with the advisability of trying to obtain the cooperation of manufacturers but said this was by no means easy and that it had best be done through the N.A.U.A. rather than directly by the claims association. Mr. Huyler said that in the past most manufacturers have been indifferent to changes that were suggested by insurers to improve the experience except when shown that their cars were being hurt competitively because of the higher insurance rates charged their owners. He recalled that it was extremely difficult to get the Ford Motor Company to change the location of its gasoline tank, which in the model A was over the back of the engine, where it added enormously to the fire hazard in case of a bad front-end collision.

Another question that was discussed was how to handle a repair garage that has an insured's car, makes an outrageously high estimate of repairs, and when the insurer tries to move the car to some other repairer, makes an exorbitant charge for storage and for making the estimate. Mr. Huyler said the best plan is to replevin the car, which will not only discourage such dealers from trying to hold up that particular company but any other insurance company that it may be doing work for. He said that where the repairer represents a manufacturer quick action can usually be obtained by a complaint to the manufacturer.

K. R. Buckton, London Assurance, was elected to membership. D. R. Roberts, American, association president, conducted the meeting.

### Minnesota Plans Big Delegation

Minnesota will have several representatives and observers at the annual meeting of the National Association of Insurance Agents in Chicago next month. The official delegates from the state association will be William Knudsen, president; George Thompson, chairman executive committee; R. A. Thompson, national director; George Blomgren, executive secretary, and Howard Williams, immediate past president. A few local boards will send delegates and there will be some unattached representatives from Minnesota.

### Comes Under New Law

LANSING, MICH.—A company organized under a law since repealed must conform with existing provisions of the insurance code if it wishes to amend its articles to take advantage of certain code provisions, Maurice M. Moule, assistant attorney-general, held in an opinion rendered to Commissioner Forbes.

## Burleson Is Named by Iowa Agents

### Leaders Concerned Over Air Mechancis Being Licensed to Write Aviation

DES MOINES—Howard Burleson of Cedar Rapids was named vice-president of the Iowa Association of Insurance Agents at a meeting of the executive committee, succeeding Dick Bell of Atlantic, whose resignation was accepted by the committee. Mr. Burleson has been on the executive committee.

No final action was taken on determining a date and place for the annual meeting this fall, although it was agreed that one be held, probably a one-day meeting. Difficulty in obtaining a convention city was due to locating hotel accommodations. Mr. Burleson was instructed to investigate the possibilities of Cedar Rapids or Marshalltown, sometime in November.

### Select Nominating Committee

President John Boeye, Webster City, appointed a nominating committee to select a slate of officers. The committee included Leon Morse, Council Bluffs, chairman; John Hynes, Davenport; B. C. Hopkins, Des Moines; William Whipple, Cedar Rapids, and A. R. Melrose, Charles City.

The committee discussed the question of adopting a secretary-manager plan. It was said the need is great and a special committee was named to investigate the plan.

### Nebraska Practice Cited

Recent licensing of aviation mechanics by some companies and furnishing them supplies to write aviation coverage also was discussed. The condition was described as being quite prevalent in Nebraska and now in operation in western Iowa.

Reports to the executive committee also indicated the bank-agent auto plan was working well in the state, especially in larger communities. Local agencies and banks here have set up a satisfactory working arrangement.

Another meeting of the committee will be held immediately prior to the annual convention.

## FSA Opens Field to All Agents and Insurers

WASHINGTON—The farm security administration has taken action under which borrowers purchasing farms in FSA projects now being liquidated have the privilege of placing insurance on the purchased property with any company or agent they may select, provided certain government requirements are met.

### Effective Date

The new policy is effective as to any insurance placed after July 2, 1945, on property sold by FSA and on which it holds a mortgage.

FSA formerly required full replacement value insurance on property on which it holds mortgage, which was obtainable under a contract of the government with Houston Fire & Casualty in 1939. Full replacement insurance has not been obtainable generally from other companies.

### Makes 100% Loans

FSA requires insurance to be furnished by purchasers of its properties being liquidated on sales under a mortgage plan, in amount of actual cash value of property, or amount of the indebtedness to FSA.

The latter makes loans up to 100% of value of property, taking mortgage for the entire amount, protected by insurance.

H. L. Welch, chief FSA insurance division, has been instrumental in working out and carrying out the new FSA policy respecting insurance.

## Modest Profit Is Indicated for Hail Companies for 1945

Companies writing hail insurance on growing crops passed Sept. 20 with a profit indicated for most of them on their operations this year. On Sept. 20 the liability on small grains and corn expired, and there is left only the liability on tobacco, which ends Oct. 1; soybeans, Oct. 20, and fruits, Nov. 1.

Although all of the companies did not fare equally well, most of them this year report a favorable margin, and a few made a fair margin for the first time in several years. Total premiums will be hard to estimate until the final figures are tabulated. Several companies this year cut their liability and premium volume below 1944, and all were more cautious about committing themselves. Total premiums will be something under the record of 1944.

### Claim Average Higher

The number of claims this year was somewhat less than in 1944, but losses were more severe, and the average therefore higher. No one made a profit in Oklahoma and Kansas, few had anything to show for their trouble in Nebraska, and Montana was bad for one or two of the companies. South Dakota was only fair.

Farmers bought more coverage per acre this year than ever before, which follows the trend that has been noticeable since beginning of the war.

Experience on tobacco was reported good, and the companies writing in the southeast generally had a favorable season, after several years in which they have shown a loss in that area.

### Northeast Record Favorable

This year has been a good one, by and large, for companies writing hail in Minnesota, North and South Dakota. They are ending the season this week with an average loss ratio of about 50% on an aggregate stock company hail business of approximately \$5,000,000 premiums.

Experience in Minnesota and North Dakota has been favorable but some companies have not done so well in South Dakota, where in one or two cases the loss ratio will run well above 50%.

Hail underwriters of these three states will meet at Minneapolis in October to review the season's results and make plans for next year.

### New England Agency School

BOSTON—The New England agency school is being conducted by the Employers' group education department for more than 20 agents and their employees. Warner C. Danforth is superintendent.

The school, which consists of an all-day session every Wednesday, runs for 10 weeks. It has elementary and advanced classes. Subjects included are fire, inland marine, accident and health, and personal property floater.

## Sheffer Returns After 37½ Months as Test Pilot

WICHITA—Orville Sheffer of Sheffer-Cunningham, Wichita adjuster, has returned to his desk following 37½ months as a test pilot here for Beech Aircraft. Mr. Sheffer added over 3,000 flying hours to his log in testing approximately 1,500 new planes, each of which he flew about two hours and gave at least five landings. About 10 different models were tested. He had no accidents and never as much as scratched a wing. Mr. Sheffer has long been a flyer having taken the stick first in 1929. He purchased his own ship in 1931 and has owned three different planes. He says he expects to buy another airplane soon and seems to favor a Beech.

## National City Bank Has Used Auto Plan Five Years

NEW YORK—The National City Bank of New York has sent out an announcement to the effect that it is the first bank in New York City to adopt the bank-agent auto plan. The National City Bank has been working with insurance agents and brokers in the metropolitan territory for more than five years "under a unique bank and agent auto plan which both protects the insurance men and saves money for the borrower." The plan provides for borrowing against the car already owned or to be purchased out of income and includes trucks as well as pleasure cars. The plan and the charge are the same for either new or used cars.

The bank's announcement points out that loans may be made for 12, 15, 18 or 24 months, depending upon circumstances, and that the discount rate is lower than those used by finance companies, being \$3.33 per \$100 for one year; \$3.25 per annum for \$100 for 15 months; \$3.19 per annum for 18 months and \$3.10 per annum for 24 months. The bank recognizes the insurance man's value by urging the customer to name his own agent or broker and refuses under any circumstances to accept any part of the insurance commission. More than 5,000 insurance producers have participated in the plan since its inception.

### How Plan Works

The borrower goes to one of the 65 branches of the bank in the five boroughs. Frequently he is accompanied by one especially trained in all branches of consumer finance. It also is possible for the agent to handle certain parts of the transaction if he wishes. The bank supplies applications which the agent can assist the customer to prepare. However, most agents prefer to refer the customer to the bank's nearest branch—an introduction card being provided for that purpose. The customer signs the application for the loan and a chattel mortgage on the car. The bank makes out its check to the order of the borrower and mails it directly to him. The automobile dealer need never know that the customer has borrowed to finance his purchase.

The bank requires comprehensive insurance and encourages the placing of collision and public liability and property damage coverages, offering to include the total premium costs in the loan. Thousands of collision and public liability and property damage policies have been sold under the plan which might not have been possible to sell otherwise.

### Await Report on Philippines

WASHINGTON—The report of War Damage Corp. investigators of war damage in the Philippine Islands will be laid before the congressional committee headed by Senator Tydings, Maryland, it is learned at WDC. The report, in process at San Francisco, was expected here any day.

WDC officials emphasized that WDC can do nothing about Philippine war damage without legislative action by Congress. Tydings has introduced a bill, and there are also other measures pending on the subject. Tydings has proposed, among other things, a "gift" of \$100 million to the Philippines on account of war damage, rehabilitation, etc.

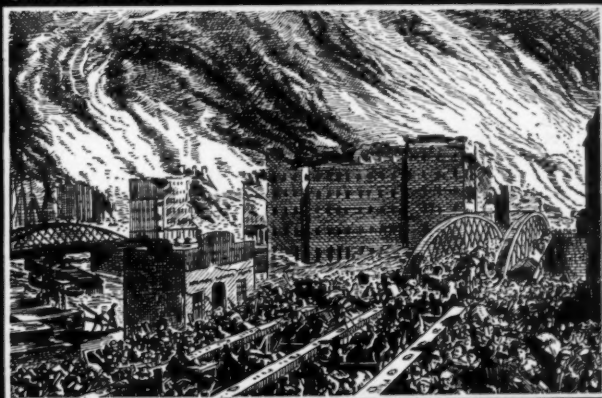
It is understood that the WDC investigators will not return to the islands at least until after Congress has acted.

### Zone 4 Meet Scheduled

LANSING, MICH.—Commissioner Forbes of Michigan as chairman of Zone 4 of the National Association of Insurance Commissioners, has scheduled the semi-annual meeting of the eight-state zone for Nov. 1-2 in Pierre, S. D. A full attendance of commissioners and their chief examiners is anticipated.



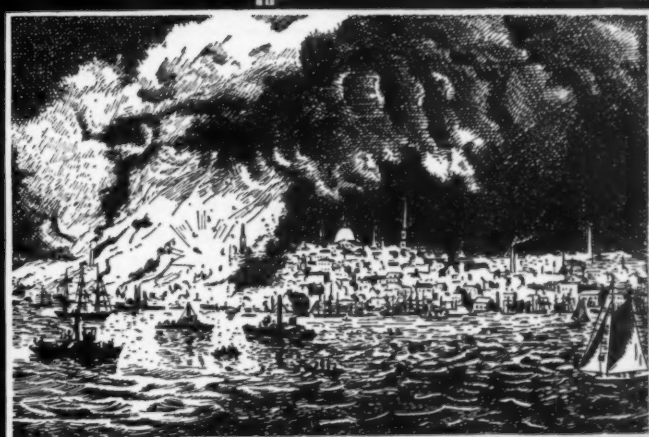
CHICAGO 1871



BOSTON 1872



SAN FRANCISCO 1906



## Conflagration Tested—

## Royal enters its 2<sup>nd</sup> century

This year, as Royal observes its 100th Anniversary, we look back with justifiable pride on its century of service. In that period Royal has grown from one small office in Liverpool to an international organization, with world-wide representation.

During its first fifty years of operations in the United States Royal passed the test of the three historic conflagrations here pictured, meeting losses from these disasters of approximately \$8,000,000. All claims were promptly paid in full.

Royal's prompt and equitable claim settlements—not only in disasters caused by fire, windstorm, or other hazards, but in losses involving an individual risk—have made the Royal shield a symbol of dependability and good faith. Coupled with that

security, too, are country-wide and world-wide service facilities which meet the most exacting demands of agents and brokers in caring for the needs of their clients.



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## Pa. Agents Return White to Office

(CONTINUED FROM PAGE 3)

ready for the work to be done in the next session of the legislature. Plans are under way for raising an emergency fund of substantial proportions to enable the work to be carried on adequately.

Mr. Cowman, as chairman of the committee on bank and agent plan, outlined what has been done in the way of studying the problem and in aiding local boards and members to be prepared. The members indicated they have no illusions as to the difficulties to be encountered.

Daniel F. Ancona, Jr., of Reading, retiring vice-president, gave a report on public relations.

E. Lester Man, Scranton, reported on an analysis and status of the state association and local boards under the federal tax law on the one hand and under the S.E.U.A. decision and public law 15 on the other hand.

### Highway Accident Prevention

Pennsylvania is alert to the need for highway accident prevention, it was reported by Joseph H. Sowers of Reading, chairman of the committee on that subject. He reported on a conference with the director of the bureau of highway

safety of Pennsylvania, out of which has come a plan of action for the state association to follow.

Fred H. Schantz, Allentown, reported as chairman of the fire prevention committee.

On the matter of unauthorized insurers, it was the consensus that whereas federal regulation may have to be resorted to, an opportunity should be given to see whether the plan of the insurance commissioners will be successful. That consists of a law in each state prohibiting domestic companies from doing business in states where they are not licensed.

### Newly Elected Directors

The newly elected directors are Edward M. Flynn, Williamsport; Robert V. Raab, Johnstown; Charles A. Reid, Pittsburgh; George T. Rowland, Philadelphia; Howard Stewart, Clearfield; Raymond A. Tucker, Pittsburgh; Paul M. Wiley, Washington, and W. J. Zwinggi, Pittsburgh.

Mr. Alexander read a paper that had been prepared by Commissioner Neel. He considered the question of what plans Pennsylvania should make for su-

pervision of insurance so as to conform to the will of Congress which apparently permits retention by the states of insurance supervision to whatever extent the states do a job that is satisfactory to the public.

### Guiding the Public

Mr. Neel expressed the belief that his task is to administer and not to make the laws. The agents and companies should assume the responsibility for guiding the public in its search for good laws. He said that the agents and companies have never led the policyholders to give to the insurance commissioner real authority under the law. For instance, he declared, the only real supervision of rates which has ever been exercised by the commissioner is in regard to workmen's compensation. He contended that the compensation rating methods and the resultant rates have been justified by loss ratios which adhered closely to the desires of the public.

He said it is up to the agents to speak first on legislative policy. The agents association, he declared, should be ready with a complete program of suggested legislation by the time of its 1946 annual convention.

Mr. White, in his presidential talk, declared that the problem of state regulatory legislation is now uppermost. A year ago the problem appeared completely confounding but by now a pattern of procedure is being developed on a national basis that may well serve as a guide for Pennsylvania.

In anticipation of the adoption of proper legislation at the next session of the legislature, Mr. White urged the agents to begin immediately to acquaint their district legislators with the principles involved. He said that the legislators would welcome such intelligence.

Mr. White recalled the great amount of unproductive work that was thrust upon the agents last year because of the reduction in rates and revision of rating methods. Many weeks were required to put the changes into effect and to make the necessary refunds of premium and commission. This was the most drastic single change in the routine of business that had confronted Pennsylvania agents in many years.

Mr. White referred to the meeting that was held in June of 1944 with the governors of the rating association and the second conference in February of this year between the representatives of the rating association and a committee of agents from Delaware, Maryland and Pennsylvania. At the latter meeting a spirit of company-agent cooperation prevailed. Such discussions seem now to have become the accepted thing and that is a most necessary and practical arrangement.

position, directing effective fire which forced the enemy tanks to withdraw.

Corp. Johnson is still in France but expects to sail for home soon and anticipates being discharged on arrival. He will rejoin Great American Indemnity and resume his duties in the northwest.

Curtis B. Tarter, who in civilian life is Kentucky state agent of the farm department of Franklin Fire, has been promoted to a lieutenant colonel. Since going overseas two years ago he has been in Africa, India, Burma and China and is now stationed at headquarters of the C.A.C.W. in China. He was called to the colors as a reserve officer in 1941. He is a son-in-law of G. C. Cundiff, farm manager of Home at Chicago.

Sgt. James A. Paul of DeJarnette & Paul, Richmond agency, who has been in the army nearly two years, expects to be back on the job soon. For some time he has been stationed in Oregon.

Capt. J. Davis Ewell, Jr., manager insurance department of George H. Rucker Company, Arlington, Va., who has been in Germany with the 70th infantry division, is reported to be now en route home on a furlough. He is the only son of J. Davis Ewell, vice-president of Gibson, Moore & Sutton, Richmond, a past president of the Virginia Association of Insurance Agents.

Pfc. H. O. Price, who was special agent for Gould & Gould, Seattle, before entering service, has returned from Alaska. He is now stationed at the separation center at Fort Lewis.

Lieut. Com. A. O. Peterson who was agent for the National Automobile Theft Bureau at Salt Lake City before entering service, is in San Francisco awaiting discharge. He plans to enter the insurance business in Salt Lake City.

Ellis W. Ryan, president W. F. Ryan Co., Cleveland agency, who is now stationed in New Delhi, India, has been promoted from major to lieutenant colonel for distinguished service. He has been overseas for a year and a half.

Col. Howard S. Searle on leave as Crum & Foster state agent in Kansas is reported to be securing his release shortly from a California army base where he has been stationed following his return from the European theatre.

W. E. Stewart, on leave as southern Kansas state agent of North British, has made application for release from the army and expects to return to his field shortly. He has been stationed at Fort Sill, Okla.

Alex Case, Marion, Kan., reports that his son Rosse Case in the navy has been assigned to a repair ship, the U. S. S. Briarous and is operating from a base in the South Pacific.

## Maine Agents Program Is Ready for Oct. 17

The program of the annual meeting of the Maine Association of Insurance Agents, which will be held at the Mansion House in Poland Spring, Oct. 17, has been completed.

There will be a meeting of the executive committee in the morning. After lunch President E. Shepley Paul, Auburn, will give the administration report; A. B. Stevenson, Jr., Camden, secretary-treasurer, will report for his office, and the election of officers will follow.

Deputy Commissioner Guy Whitten will bring greetings from the Maine insurance department. A representative of National association will speak, and E. A. Kirschner, vice-president of General Securities Corporation will discuss "Insurance Agents' Stake in Automobile Financing." Edward C. Stone, Employers' group, will give an address.

At the annual banquet special guests will be introduced, there is a program of entertainment, and William Wallace will speak on the "Marvels of Memory."

James De Camp Wire, president of Bigelow-Sanford Carpet Company, New York has been elected a director of Boston Manufacturers Mutual Fire.

## EFFECTIVE PROTECTION



The same experience, time, and skill that transformed the "Little Giant" chemical engine of 1874 into the scientific fire fighter of our day has gone into the development of modern insurance service and protection.

Our agents take pride in the up-to-the-minute service of the Caledonian—dependable for more than a century.



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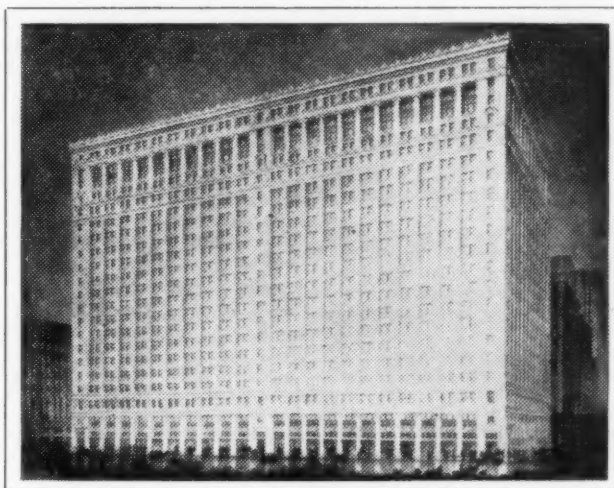
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## IN U. S. WAR SERVICE

Two sons of J. W. Tinsley, Jr., Richmond general agent Continental Casualty, are still overseas. J. W. Tinsley III is with the army air corps in India which is engaged in flying food and other provisions over the "hump" to China. Clark Tinsley, who served with the 82nd infantry as a paratrooper in the European theater, is in Germany with the army of occupation.

Corp. R. C. Johnson of Minneapolis, who in civilian life is field supervisor of Great American Indemnity for Minnesota, South Dakota and North Dakota, has received the award of bronze star medal for heroic achievement in action against the enemy Aug. 26, 1944, in France. The citation states that while his company was suffering heavy casualties during an enemy tank-infantry attack, Corp. Johnson, forward observer radio operator, took his post behind a low stone wall forward of his company and began to transmit fire orders to the gun position. Although the sound of his voice attracted direct enemy fire he remained steadfast at his





## The Heart Of Insurance In The Middle West

Insurance activity throughout Chicagoland centers in the Insurance Exchange Buildings, North and South. A large majority of the tenants are agencies and branch offices and individuals representing prominent insurance companies in many lines — fire, marine, casualty and life, with all the minor classifications included under these headings.

Whether it's a fire policy, surety bond, a jewelry floater, or an accident and health policy—whatever form of coverage is desired—if anyone writes it, then it can be bought

in one or more places in Chicago's largest office building—and the world's Greatest Insurance Center.

Because this exceptional concentration of insurance people in a single location is well known, it follows that this great office structure—Chicago's largest—affords an ideal business home for other firms and individuals in insurance and affiliated lines who are seeking a Chicago location. Complete details regarding space suited to your requirements will be furnished on request.

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## W.U.A. Holds Gathering

(CONTINUED FROM PAGE 1)

the dawn of peace, has no problems of raw materials or inventories. Its reserves for protection of assured and for providing service consist of policyholders surplus and this is at an all time high.

The main problem facing the industry is one that arose while the war was in progress but was not related to the war, that being the question of the future of insurance regulation.

Mr. Achenbach recalled that state regulation has gone hand in hand with the development of fire insurance in the middlewest. Fire insurance followed the growth of new communities in the middlewest and it was soon found necessary to bring about order and consistency in the conduct of the business. Steps in that direction were taken originally in the form of local board organizations. This was the first step in the development of the principle of regulation by a system of self government. By the late 1870's the extension of the agency system and the volume of business had outgrown the capacities of local boards so that company sponsored organization was necessary and Western Union, W.

U. A. predecessor, was set up 66 years ago in Chicago.

Western Union sectionalized its supervision into states or groups of states. Field men were organized by states and they in turn set up committees to cooperate with local boards. A variety of rating schedules came into being and anti-trust laws were enacted in many states. Early in the 19th century the first state law controlling premium charges was enacted. The general view of the industry was that this was an unwholesome development and the rate law was challenged. However, after the U. S. Supreme Court pronounced the regulation valid other states followed with similar laws until today the business is thoroughly accustomed to the practice of justifying its rating schedules to state officials.

Mr. Achenbach said that despite awkward situations that occurred in the early stages of regulation, both the states and the fire insurance industry have enjoyed mutual benefit from the whole experience. Fire insurance in the middlewest, he said, has never defied or intentionally evaded or violated the state regulations.

This long standing precedent and tranquility was shaken by the S.E.U.A. decision, he declared.

The idea of federal regulation shatters much of the reliance that has been put upon the accumulated regulation of the various states. Regulation as such is not a new factor for the business because in the middlewest there has been a continuous experience of more than 50 years of adapting procedures to the requirement of ever changing and constantly increasing regulations.

The advent of federal power to regulate insurance is not accompanied by an intent or desire to injure or destroy the fire insurance institution and Mr. Achenbach expressed the belief there is no reason for consternation. The industry should accept in good faith and belief that insurance has become interstate commerce.

### Recalls Abrogation of Rules

Mr. Achenbach recalled that last November W.U.A. abrogated the non-intercourse reinsurance rules and the requirement for classifying agents for differential commissions. The rules generally, he said, will have to be re-stated and this will be done as soon as the privileges and limitations under the new conditions are well defined. In the meantime, no penalties or other forms of

discipline are invoked or attempted and every care is being taken to avoid any act which might have the effect or appearance of boycott, coercion or intimidation.

When the extent of the applicability of federal regulation is fully understood, W.U.A. will devote its efforts to full compliance and at the same time aim to maintain the record of continuously improving service and protection to policyholders.

The matter of revising W.U.A. rules is being directed by a special committee. Much preliminary work has been done but there must be a study beginning with the articles of agreement, em-



C. F. THOMAS

bracing all of the rules of practice including a constitution and by-laws for recommendation to field men in connection with the various state associations.

Due to the federal situation national considerations are involved and W.U.A. will confer with other regional organizations.

### Governing Committee Report

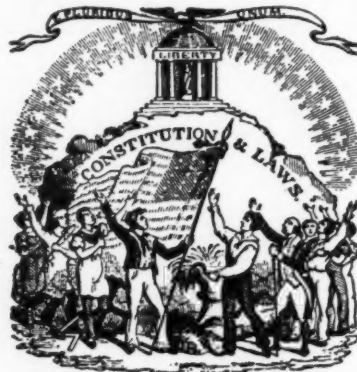
The report of the governing committee was concerned mainly with a review of the progress made in the adoption of the 1943 New York standard policy. In each state except Iowa, Kansas and Minnesota, arrangements have been



C. W. OHLSEN

carried out providing for the adaptation of the original policy to a form of optional coverage contract. Mr. Smith said that negotiations are progressing for the introduction of the optional form of New York standard policy in Kansas. The prospect is less bright in Iowa and Minnesota and adoption of the policies in those states may not be expected before 1947.

Mr. Smith reviewed the situation state



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- THE HOME OWNER—against loss by fire, storm, theft, liability.
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- THE BUSINESS MAN—against hazards of many kinds.
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## Ohio Farmers

INSURANCE COMPANY • LEROY, O.

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MEMBER • THE NATIONAL BOARD OF FIRE UNDERWRITERS



THE INSURANCE AGENT IS A GOOD MAN TO KNOW

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by state pointing out any differences from the standard that exist. He pointed out that Kentucky, Ohio, Oklahoma, South Dakota, Tennessee and Michigan are now using the same policy and contracts for all of those states could be combined in one supply.

The new Wisconsin policy becomes effective Oct. 1. Regrettably, he said, in the Wisconsin form it will be necessary to set forth specific amounts of insurance for each peril. The situation of having a single amount of insurance named rather than dividing the amounts for each peril is preferable. Also in Wisconsin it is not permissible to include windstorm conditions as a printed portion of the policy, therefore, such conditions may be added only by separate rider. Hence it is necessary to print a specific policy for use only in Wisconsin. Mr. Smith expressed the hope that some time it may be possible to get approval in Wisconsin of a contract that is being used in other states so as to preserve the advantages of uniformity.

#### Uniform Printing Party

The Uniform Printing & Supply Company, as has been its custom, gave a cocktail party Wednesday evening at which members of the Western Underwriters Association and their guests were present. Uniform had a formidable array of administrative talent acting as hosts. W. B. Reilly, vice-president and general manager came from chief headquarters in Lowell, Mass. He was augmented by Vice-presidents J. F. Reilly and P. W. Reilly. From the Chicago office were Vice-presidents F. C. Hoffman and Donald Rein and J. H. Mason, western representative.

#### Illinois Agents' Meeting Ready

The convention of the Illinois Association of Insurance Agents, which is being held Friday at the Pere Marquette hotel at Peoria, although an abbreviated session, will have the pace and characteristics of a regular annual gathering.

Two outside speakers will appear on the program, Frank G. Anger, vice-president of the Industrial National Bank of Chicago, on the bank-agent automobile plan, and John J. Crowley, aviation accident insurance underwriter, Continental Casualty, on aviation accident insurance.

#### Directors Meet Thursday Evening

The directors will hold a dinner meeting Thursday evening. The Friday session will open at 10 with a meeting for local boards at which Russell L. Sprouse, Springfield, executive vice-president of the association, will preside. At the luncheon meeting President Merle A. Read, Joliet, will be in the chair, and at that time Mr. Anger will make his appearance. Mr. Read will give the president's report to start off the afternoon session. Alvin S. Keys, Springfield, member of the National association executive committee, will discuss National association affairs.

Frank Smith, Champaign, chairman of the automobile committee of the association, will deal with the new Illinois financial responsibility law in a talk. Mr. Crowley will follow. Standing committees will report, awards will be presented, and the election of officers by mail will be certified. The nominations are for substantially the present roster of officers.

#### Army Likes Insurance Booklet

Headquarters of the army service forces, special services division, is distributing 4,000 copies of "Bringing You Up to Date," the booklet developed by the educational division of the National Association of Insurance Agents. The book, which covers important changes in property and casualty insurance from Jan. 1, 1941, to May 8, 1945, is being sent by the army to all of its separation

centers in this country, Europe and the Pacific area.

#### K. R. Buckton to London

Kenneth R. Buckton has been appointed as supervisor of the automobile claims department of London Assurance and of the automobile and inland marine claims department of Manhattan Fire & Marine.

Mr. Buckton, whose late father, Charles A. Buckton, was at one time secretary of a New York marine office, has held the position of assistant supervisor of automobile and inland marine losses at Philadelphia of Pacific National Fire

for the past 2½ years, prior to which he was engaged in similar work for 15 years at the home office of Great American.

#### New Ga. Safety Organization

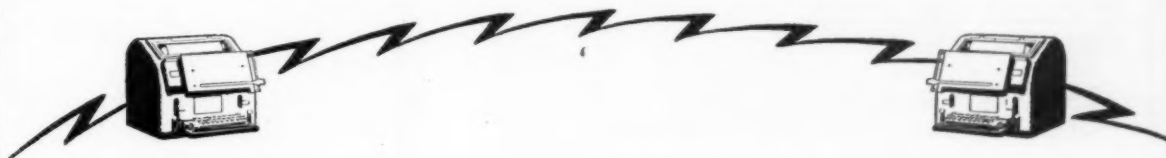
ATLANTA—A state wide organization to reduce occupational accidents was launched here Saturday when the Georgia Society of Safety Engineers formed a new organization for that purpose. In addition to the professional membership all who are interested in occupational accident prevention are invited to cooperate. Membership is open to all safety engineers, directors and of-

ficials responsible for accident prevention in all lines.

#### Atlanta Agents Elect

ATLANTA—At the annual meeting of the Atlanta Association of Insurance Agents these officers were elected; James G. Wilcox, president; John H. Hartley, vice-president; William Leide, Milton Dargan, Jr., and Medel Romm, executive committeemen.

Following the business meeting an old fashioned Georgia barbecue dinner was served, with several inspirational addresses. A program of expanded effort was mapped out.



## NATIONWIDE Binding Facilities

With teletype service connecting our major offices throughout the nation, the multiple-line underwriting facilities of the Fireman's Fund Companies are instantly at your command. A broker in New York asked us to insure, as quickly as possible, merchandise stored on the Pacific Coast at Portland. The line was fully covered in five minutes. An agent in Oakland, California, needed coverage on a Business Interruption risk in Chicago. This line was insured in three minutes. The close-knit multiple-line underwriting facilities of Fireman's Fund are available to agents and brokers wherever located.

Fire • Automobile • Marine



Casualty • Fidelity • Surety

## FIREMAN'S FUND GROUP

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**Pacific Department  
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San Francisco, Cal.**

**Western Department  
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**For Over Fifty Years Good Friends of Local Agents**

**N**O MATTER how well a policy is written, several important features do not appear in the contract. These are financial strength behind the policy, assurance of prompt claims settlement, satisfactory solution of the insured's credit problems as requiring insurance protection, and service in helping him understand his risks and procure the proper kinds of coverage. These are, however, included in the Service which agents are enabled to render through the facilities of the Companies of the Royal Exchange Group.

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## NEWS OF FIELD MEN

### Grand Keeper Hull Speaks at Indiana Pond Meeting

J. Ray Hull, American States, recently elected grand keeper of the Blue Goose grand nest, attended his first meeting with the Indiana pond at South Bend last Wednesday. Don G. Kaga, Secured Fire & Marine, most loyal gander, presided at the dinner meeting at the Morris Park Country Club.

Mr. Hull reported briefly on the grand nest meeting at Minneapolis in August and told plans for the grand nest meeting to be held at Indianapolis in 1950.

There were golf and horseshoes contests in the afternoon for which prizes were awarded at the dinner. W. A. Trudelle, Scottish Union & National, won low gross golf prize and Ray Hull, low net. In horseshoes, T. E. Reed, Western Adjustment, South Bend, took first prize; S. M. Albrecht, Phoenix of England, second; L. G. Hines, Ohio Farmers, third. H. M. Montgomerie, Western Adjustment, South Bend, was in charge of arrangements.

The next meeting will be in Indianapolis Nov. 5, and there will be a Christmas party.

As many members live in the northern part of the state, formation of a puddle at South Bend is being considered. Mr. Montgomerie and G. R. Hanselmann, Western Adjustment, were appointed a committee to consider this suggestion and report.

### Fire Association Opens Cleveland Service Office

Fire Association has established a field service office for the northeast Ohio area under the supervision of George L. Coates, resident manager. This office is located at 1611 Williamson building, Cleveland.

Mr. Coates has been continuously identified with the insurance business since 1912 with the exception of the years 1915-1919, during which he served in World War I. In 1927 he was appointed special agent for Lumbermen's with headquarters at Cleveland and in 1934, when Lumbermen's was purchased by Fire Association, he was placed in charge of all companies in Fire Association group.

### Dare Iowa State Agent of National American Fire

National American Fire of Omaha has appointed Carl Dare as Iowa state agent with headquarters at 1311 34th street, Des Moines. Mr. Dare is an engineer, and has just terminated an eight year connection with the Iowa Insurance Service Bureau.

### Decatur, Ill., Puddle Is Formed; McDowell Bullfrog

The Decatur puddle has been formed by field men who make their headquarters there or in the vicinity, and the organization has been authorized and installed by the Illinois pond of the Blue Goose. E. W. McDowell, Maryland, was elected bullfrog; John G. McCarthy, Royal-Liverpool, tadpole, and Marshall Bielefeld, Western Adjustment, croaker. Some of the members of the new puddle formerly were affiliated with the Dan T. Smith puddle at Springfield.

### Ray Phillips Back

Ray Phillips has returned to his duties as Kansas state agent of General of Seattle after 32 months service in the navy as a yeoman which took him over much of the Pacific. H. L. Peck who handled the Kansas field during the absence of Mr. Phillips will now devote his time to the two Kansas Cities. Both will continue offices in Kansas City.

### Nolen Returns from Navy as Detroit Manager

Lt. W. L. Nolen, who has been in the navy has resumed his post as manager of the Detroit metropolitan department for North British & Mercantile group. On military leave from the group since February, 1943, he saw many months of active service in the south Pacific theater. The branch has been operating under Assistant Managers E. F. Cunningham and A. G. Barker in his absence.

Mr. Nolen was appointed manager of the department upon retirement of P. J. Moriarty in April, 1941, after having been assistant manager for several months. He went to Detroit from Tennessee, where he had served as state manager for the group since 1930 and as special agent for a year prior to that. He was an inspector for the group in Michigan for a time immediately after joining North British in 1928.

### Kuffel and Aitchison Hold San Francisco Conference

W. F. Kuffel, executive vice-president and V. W. Aitchison, marine manager of Dubuque F. & M. and National Reserve, held a week's conference with Pacific Coast and Texas field men in San Francisco. Those attending included A. O. Graven, Pacific Coast manager; N. T. Horsburgh, southern California manager; E. F. Costello, state agent at Seattle; Harry Hensman and Milton Heurerman, state agents from Texas, and special agents operating in these territories.

### Seattle Pond Plans Year

SEATTLE—The Seattle Blue Goose will meet Sept. 28. E. W. Trenbath, Norwich Union, who was elevated to the position of grand guardian, will report on the grand nest meeting. M. L. G. Snyder, who accompanied Mr. Trenbath, will also give a brief resume.

The Seattle pond at its mid-year meeting in January will be host to P. M. Winchester, New York, most loyal grand gander, who will tour the coast.

The Seattle pond has raised its annual dues from \$5 to \$7.50 for the next five years, to help finance the grand nest meeting in 1949, the year E. W.

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Trenbath probably will serve as most loyal grand gander.

The international golf match between the Seattle and British Columbia ponds is being resumed, the first leg of the series being scheduled for Oct. 5 at Vancouver. A. M. Jones, Northwestern National, will head the Seattle divot-diggers.

#### Wisconsin Pond Committees

MILWAUKEE — Walter Sukow, Travelers Fire, most loyal gander of the Wisconsin home nest of Blue Goose, announced committee appointments, the chairmen being: T. L. Mulcahy, National, immediate past most loyal gander, membership and greetings; L. S. Wallace, Jr., Niagara, entertainment; Irven I. Frey, Firemen's, relief; C. H. Anderson, Home, employment; H. C. Watson, Security of Connecticut, memorial; V. A. Penn, Caledonian, initiation; H. L. Mauriston, Fireman's Fund, foreman of the guards, and L. G. Brechler, Neckerman-Brechler Co., Madison general agency, puddle visitations.

#### Iowa Events Scheduled

The Eastern Iowa Blue Goose will hold a meeting at Cedar Rapids on Oct. 9, preceeding an inspection to be held the following day at Manchester. An inspection was held at Shenandoah this week.

#### Conn. Field Club Meets Oct. 1

The Connecticut Field Club will hold a dinner business meeting at Hartford Oct. 1.

#### Lindeberg Joins Dubuque in Mich.

Dubuque Fire & Marine has appointed Arnold Lindeberg as state agent for the lower peninsula of Michigan, including Wayne county. His office is at 1402 West Joseph street, Lansing.

He is a graduate of the Illinois School of Technology, after which he was with Ohio Inspection Bureau 10 years. At the beginning of the war he entered government service and was assigned to plant protection engineering in various areas, going from there to assume the duties of a flight instructor in the air forces. Upon his release he became affiliated with Great American and traveled as a special agent in Minnesota.

#### Radio Fire Prevention Program

A program of 15-minute radio transcriptions is being worked out by the Indiana Fire Prevention Association, of which J. W. Byrne, American, is president. Walter G. Dithmer, W. P. Ray & Co., is chairman of the publicity committee. Governor Gates of Indiana, State Fire Marshal Bowser and several fire chiefs assisted in drawing up the program.

The first broadcast will be over WIBC at Indianapolis Oct. 7. This ties in with Fire Prevention Week and local stations throughout the state will use the same transcription.

The speaker at the September meet-

ing of the Utah-Idaho Blue Goose was Lt. Com. A. O. Peterson, who attended the grand nest meeting at Minneapolis as the pond delegate. He is in San Francisco this week being mustered out of the navy and will return to Salt Lake City to reenter the insurance business. Mr. Peterson was formerly agent in charge of the National Automobile Theft Bureau in Utah.

The Sunflower Blue Goose at Wichita, Kan., held its first fall meeting. Fire Prevention Week plans were discussed. Kenneth Brasted, Mid-Kansas Federal Building & Loan, spoke at a meeting this week.

The fall meetings of San Francisco Blue Goose will be resumed Oct. 1.

Mrs. C. C. Crow, wife of the Underwriters Adjustment Manager at Wichita, has been named president of the Wichita Blue Goose auxiliary there to succeed Mrs. C. W. Price.

#### Postpone Aetna Ohio Tax Case

COLUMBUS—Hearing of the Aetna Fire premium tax case which was to have been held Wednesday has been postponed one week upon request of Joseph M. Harter, attorney for the company.

#### Auto Fires More Frequent

A definite increase in the number of fires accompanying automobile accidents since 1940 has been noticed by many claim men.

Factors responsible include thinner metal in the gas tank walls of many models produced in this decade, and placing the gas tank inlet at the rear side of cars, which is one of the most exposed portions of automobiles as far as collision possibilities are concerned.

## CHICAGO

#### JOYS & GLOOMS DINNER

While the society of "Joys and Glooms" has not met during the last two years Czar W. A. Chapman of Evanston has called a meeting for Oct. 15, at the LaSalle hotel, the evening before the Life Members Association has its annual gathering in Chicago.

#### CHICAGO PREMIUMS UP 15%

Premiums for fire insurance, tornado, sprinkler leakage and extended coverage in Chicago and Cook county for the first six months of this year exceeded the record for the parallel period of 1944 by 15.4% based on the figures of companies doing 5% of the business, according to the Chicago "Journal of Commerce." The total of such premiums of these companies for the first half of this year was \$11,734,740, an increase of \$1,567,655.

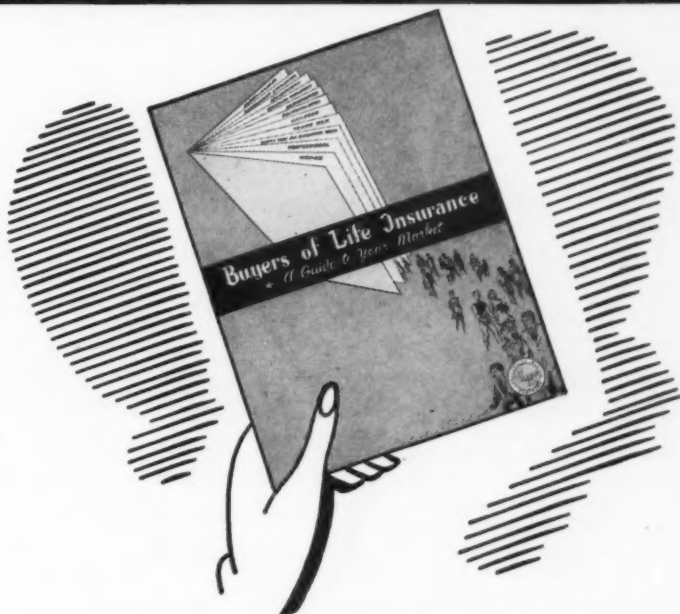
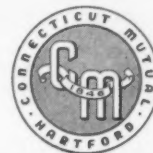
Home was in first place with premiums of \$1,177,646; America Fore had \$729,772; Royal-Liverpool \$702,595; Aetna Fire \$617,056; Loyalty group \$595,415; North British \$501,201; Hartford \$49,307; North America \$496,613; National \$429,443; Phoenix of Hartford \$420,498.

#### MAY EASE EMPLOYMENT SITUATION

Insurance offices which have had difficulty in hiring persons formerly in war work are pleased with Congress' rejection of the \$25 a week unemployment insurance proposal. There has been a tendency for persons now unemployed to be uppish about accepting jobs at peace-time wage rates based on a 40 hour week as long as they get unemployment benefits.

#### HOLD CLAIM ADJUSTING CLASSES

An insurance seminar course of 10 classes on claim adjusting is to be started Oct. 9 in Chicago, with Clarence A. Bebbler as lecturer. It is sponsored by Guy Ferguson of Ferguson Personnel, with the idea of helping to train new men and as a refresher to returning service men. Classes will be held at 7 p. m. Tuesdays in the Morrison hotel. Mr.



## THIS BOOKLET MAKES EASY FINDING LIFE INSURANCE PROSPECTS

It tells you, very briefly, just who, among your own clients, are prospects for more business that will bring new profits to your agency. An ever increasing number of fire and casualty agents are making a bid for—and getting—all the insurance their clients need, including business and personal life insurance, through the helpfulness of Connecticut Mutual Life general agencies.

A glance through this booklet will suggest to you at least one good prospect for life insurance for every six or eight clients in your agency. It tells you what ideas to present to each type of prospect, and what selling helps are available on each idea and kind of policy.

For years fire and casualty agents from coast to coast have found valuable the cooperation of Connecticut Mutual Life general agencies. They understand your problems, because they are working with fire and casualty agents every day. They can be of practical help to you in building your agency for now and postwar.

Send for this valuable free booklet, now!

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The Chicago office of a casualty company needs a Bond Special Agent to assist the manager. A good opportunity for rapid advancement.

### FERGASON PERSONNEL

Insurance Personnel Exclusively  
166 W. Jackson Blvd., Chicago 4, Illinois

Bebber for six years was claims manager of General Exchange in Chicago, for three years was claims manager of Emmco at the home office. He has had an outstanding record in reducing their loss ratios on automobile business.

Meetings will be informal, with charts and diagrams to illustrate the lectures, and discussions. The first class will cover the policy and comprehensive coverage; the second, collision coverage; third to sixth, inclusive, estimating; seventh, salvage; eighth, depreciation and usage; ninth, subrogation; 10th, will be a dinner, final discussions, questions and answers.

#### SALUTE TO KIRKPATRICK

An overflow group attended the luncheon of the insurance members of the Union League Club, Chicago, to salute A. L. Kirkpatrick, who has resigned as insurance editor of the Chicago "Journal of Commerce" to become head of the insurance department of the U. S. Chamber of Commerce. Mr. Kirkpatrick is leaving this week to take up his new position at Washington.

Mr. Kirkpatrick spoke appreciatively of his insurance contacts in Chicago during the 12 years that he was editor and he reminisced about some of his experiences with prominent men in the industry.

Hyde Perce, who has been with Moore, Case, Lyman & Hubbard agency and is Mr. Kirkpatrick's successor at the "Journal of Commerce," was introduced. C. M. Cartwright of THE NATIONAL UNDERWRITER, presided.

Mr. Kirkpatrick spoke Monday at the luncheon at the Chicago Insurance Agents Association. L. Parsons Warren of the Associated Agencies, chairman of the organization, was in the chair. Manager C. F. Thomas of the Western Underwriters Association spoke on behalf of his associates in expressing good wishes to Mr. Kirkpatrick. President W. S. Witford of Millers National, treasurer of the Western Insurance Bureau, spoke on behalf of his association.

W. W. Hamilton, manager of the Chicago Board, spoke for his organization.

Mr. Kirkpatrick is scheduled to address a luncheon session of the insur-

## NEW YORK

#### INSURANCE CONSULTING SERVICE

The Tel-O-Log Company has been organized in New York to render loss prevention and self-insurance consulting service to insurance companies and industry in general. It will specialize in making analyses and surveys for insurance companies on risks that are developing or have developed poor experience and will provide for these companies a consulting organization to which they may turn before taking the drastic and unpleasant step of canceling a risk because of bad experience.

E. P. Durfee, president, says there is an advantage to an insurance company using the services of an outside, independent concern because if conditions with regard to a risk are found to be bad, the report is not being rendered by the insurer but by an outside unbiased organization.

Mr. Durfee organized and for many years directed the accident and fire prevention program of Consolidated Edison Co. of New York. Before that he was educational director of a concern specializing in managing self-insurance programs for corporations. The company is located in the Chrysler building.

#### CHANGE AT SUN HEAD OFFICE

W. W. Otter-Barry has resigned as general manager and secretary of Sun at the London head office. He will still continue, however, to act as director of the London board.

J. A. Miller, who has been assistant general manager succeeds Mr. Otter-Barry as general manager and secretary. H. W. Stokes, now assistant general manager, becomes deputy general manager.

Mr. Otter-Barry had been general manager of Sun for 20 years. He was a lawyer and was sent to Jamaica in 1907 following the earthquake as junior counsel for the insurance companies. In

ance committee of the Chicago Bar Association Friday.

1912 he became assistant secretary of the Fire Offices Committee. In 1918 Mr. Otter-Barry was appointed sub-manager and assistant secretary of Sun and in 1924 general manager.

#### VETERANS GUIDANCE FORUM

The first meeting of the Young Men's Board of Trade veterans guidance forum was held with many veterans in attendance.

A panel made up of executives representing the finance, insurance and real estate industries gave personal guidance to these men, which was followed by a discussion of methods of presenting advantageously their qualifications to the top executives of the three fields covered.

The forum will distribute periodically to all firms in these fields a listing of veterans' qualifications so that employers might reach those men they would like to interview. An executive secretary will be present at board headquarters, 291 Broadway, further to assist employers and veterans.

This project has been endorsed by the New York Board of Trade, Chamber of Commerce of the State of New York, Veterans Service Center and all of the leading civic and veterans organizations.

Those veterans separated or about to be separated who wish to enter three fields indicated will be given every possible assistance in placement by attending the forums which will be held every Monday evening from 7 to 9:30 p.m. at 27 West 44 street. There is no fee for this service.

James Lyall is president of the Young Men's Board of Trade and Thomas B. Noble is chairman of the Veterans Guidance Forum.

The insurance section of the New York Board of Trade is actively interested and has enlisted the support of the members of the section through a letter to the members from Mr. Walter F. Beyer of Home, chairman of the section.

#### LITERAL CLAIM DEPARTMENT

A business man who was going into New York City by train and taking his

golf club along found that somebody had stolen his "sandblaster" while it was in the vestibule of the car. After exhausting all possibilities of getting it back he put in a claim to the insurance company with which he carried a personal property floater. He received a letter which contained the following:

"In regard to the sand blaster we should like to have you note on the bottom of this letter and return to us the type of profession in which you are engaged. For example, are you employed as a sand blaster? We would further like to know if you use this piece of equipment in your occupation?"

## COMPANIES

#### E. E. McGann of Meserole Group to Retire Nov. 1

NEW YORK—E. E. McGann, chief accountant of the Meserole group, will retire Nov. 15, after having been in the insurance business 50 years. He will mark his 25th anniversary with the Meserole companies Nov. 1. His associates will give a dinner in his honor Nov. 5.

Mr. McGann started in the insurance business with the former Williamsburg City Fire. He was there for 17 years. When it was merged with United States Fire of the Crum & Forster group Mr. McGann went with the latter organization, continuing there until he went to the Pacific Fire. He has been a member of the Insurance Accountants Association almost from its inception. After his retirement he expects to do a good deal of traveling, including an automobile trip to the Yellowstone.

#### K. R. Buckton Goes with London Assurance

NEW YORK—Kenneth R. Buckton, for the last three years assistant claim superintendent for Pacific National in Philadelphia, has resigned to go with London Assurance, where he will have charge of automobile and inland marine claims countrywide. He succeeds Donald R. Roberts who left to go with American several months ago.

Mr. Buckton started in the insurance business with Great American in New York City and was engaged in claim work there for 16 years before going to Philadelphia for Pacific National.

#### Prigge to Commercial Union

NEW YORK—Frank H. Prigge, New York City fire adjuster for Great American, is leaving on Oct. 1 after 20 years service, to go with Commercial Union's metropolitan department, as adjuster for fire, automobile and inland marine losses. He has been active in the Automobile Claims Association and last year served as secretary.

#### T. L. Cartledge in New Post

NEW YORK—Thomas L. Cartledge, who for the last two years has been employed in the transportation department of the army transport service, has returned to the insurance business and is now manager of the Automobile Adjustment Bureau of New York City. His previous insurance experience included eight years with the Automobile Underwriters Corporation of New York, three years with General Accident in New York City, and five years with the former Interstate Automobile Underwriters.

#### Stocking Program Completed

The program of converting Germantown Mutual Fire to a stock company known as Germantown Fire has now been completed. Fifty thousand shares of \$20 par value stock were sold and Germantown Fire has a capital of \$1 million and net surplus in excess of \$3 million.



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Losses paid exceed Three Hundred Million Dollars



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HOME OFFICE • SAN FRANCISCO  
EASTERN DEPARTMENT • PHILADELPHIA  
OFFICES IN PRINCIPAL CITIES  
COAST TO COAST

## All-Industry Group Widens Its Scope

(CONTINUED FROM PAGE 1)

sirable to go that far and that it is sufficient to have a rating law which requires filing but permits rates to be used until disapproved by the insurance department. A third and smaller group would prefer no provision for approval or disapproval but only the filing of rates, forms, etc.

A fourth group, and thus far at least, the smallest of all, appears to consider the possibility of getting enough states to pass the necessary laws to be so remote that they are suspected by some of not caring much whether the confusion is resolved or not, their apparent attitude, to judge from their actions, being that federal supervision is bound to supersede state regulation for all interstate insurance transactions. Some of these men even say privately that they don't care much for the prospect of dealing with 48 different jurisdictions and they would just about as soon see Congress pass a law putting insurance under the sole supervision of the federal government.

As far as the other three federal acts are concerned, those at the latest meeting of the all-industry committee seemed hopeful that some sort of legislative program can be worked out on which all elements of the business can agree. It is believed that insurance can be taken out from under the Robinson-Patman act by obtaining the passage of anti-discrimination and anti-rebate laws in those states which do not now have them and that if this is done there is little to fear from this law.

There is one point on which legislation is needed in respect to the Robinson-Patman act and that is the clarification of the broker's status. The act provides that a broker who represents a purchaser may not be paid a commission by the seller. This was not framed with any thought of the insurance broker in mind but was aimed at prohibiting price discrimination in the purchase of merchandise through the device of paying a commission to a buyer's representative. All elements in the insurance business are agreed that the present method of compensating brokers should be continued and that whatever legislation is necessary to assure this should be enacted.

As to the federal trade commission act it is generally recognized that if Congress should order an investigation of the insurance business, as it has of certain other industries, there is no type of state legislation that could prevent it. As for FTC activities, the committee is reported to believe that if the necessary changes are made with respect to the Robinson-Patman act FTC will let the insurance business alone except in the event of violations of the act's prohibitions against unfair business practices, from which the business does not seek exemption and could hardly expect to ask exemption.

Regarding the Clayton act, it is recognized that it will probably be necessary to obtain the enactment of state laws prohibiting the purchase of the stock of one insurance company by another where the purpose or the result would be to lessen competition. It is contemplated that there would be specific exemptions for the acquisition of one company by another in certain situations, notably where the taking over of a weak company by a strong one would serve to preserve unimpaired the protection of policyholders and hence be decidedly in the public interest.

It might be necessary to have the law provide that companies now owned by other companies would be legal, even though the law might prohibit future purchases of this type. As to interlocking directorates under the Sherman act it might be that a law could be enacted that would permit directors to serve on two or more companies where there was a common ownership.

## The Good Neighbor Policy in Action



VENEZUELA is second only to the United States in the production of petroleum. Vast sums of American money and many tons of American machinery work to bring its liquid gold to the surface. Where the Andes greet the Caribbean, North American bound oil-tankers meet cargo vessels laden with farm implements and heavy machinery manufactured in the United States at La Guira, the busily picturesque port of Venezuela's capital, Caracas.

This reciprocal good neighbor trading is assisted materially by the adequate coverage capably underwritten by the AIU. Their representatives, specialists in international insurance matters, are proud to place their knowledge of fire, marine, and casualty insurance at the disposal of American business men and their representatives.

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## How Field Men Can Aid in Public Relations

NEWARK—The important contribution which field men individually and through field club organizations can make towards the success of the National Board's public relations program was emphasized by George G. Traver of the New Jersey Field Club.

Mr. Traver pointed out that the field men have the widest contacts of anyone in the business, that they are close to the agents, to large buyers of insurance, to business leaders and other opinion-forming individuals and groups in the communities in the territories which they cover.

Mr. Traver said the National Board is furnishing the directions, fashioning the tools and providing materials for the industry's public relations program, but these tools must be put to work and the materials put to use at the community level throughout the nation, if the program is to achieve its objectives. If the program is not carried down to the grass roots it will merely be hitting the high spots and will not achieve its full objectives.

### Club Activities Listed

Listing some of the activities which a field club might undertake Mr. Traver said that first and most important of all is to establish a public relations committee under the chairmanship of the very best man who can be selected. This committee should then lay out a specific plan. Among the possible activities of the committee are organizing a speakers' bureau and arranging for engagements before civic clubs, luncheon clubs, women's organizations, trade organizations, etc., encouraging and assisting local fire prevention committees and

helping to organize them where they do not already exist; assisting in securing participation of local newspapers and radio stations in the National Board's gold medal award contest; encouraging each agent with whom the club's members have contacts, tying in with the national public relations program of the National Association of Insurance Agents and the National Board; building up lists of key leaders in each community and arranging for fire insurance facts and trends to be sent to them through the National Board; inducing school boards and communities to use "Fire Prevention Education" as a textbook; contacting trade associations, professional groups and other organizations to inform them accurately about the fire insurance business; serving as a listening post to keep the Eastern Underwriters Association or the National Board public relations committee advised of things they should know about, for example newspaper editorials critical of the business; encouraging local boards to tie in with the National Board's theme advertising program or where possible with radio broadcasts; working out an educational program, particularly a reorientation program for veterans or employee training programs for agents and agency personnel in co-operation with local boards.

### Elwell Sails for England

E. W. Elwell, U. S. manager of Royal Exchange, sailed for England on the Queen Elizabeth. This will give him an opportunity to visit his father, who is a retired minister in London, and his mother.

### Medlock Colo. Springs Head

N. E. Medlock has been elected president of the Colorado Springs Insurance Board. He succeeds Roy H. Waters. Ed Balzer is vice-president, John W. Brink, treasurer, and Robert L. Krouse, secretary.

## No Rooms for Company Men at Edgewater Beach

NEW YORK — Because of the limited number of rooms available for the National Association of Insurance Agents convention at Edgewater Beach Hotel, Chicago, Oct. 21-24 the National association will not be able to supply rooms for companies desiring to set up headquarters nor even for the personal use of company men.

Only 150 rooms were made available to the association and it will need all these for its own requirements. All requests for reservations received by the hotel are being put through the N.A.I.A. headquarters. Consequently, unless companies have previously obtained reservations through the hotel direct, they will be unable to obtain any rooms through the N.A.I.A.

## Preview N.A.I.A. Bank and Auto Plan Film

(CONTINUED FROM PAGE 1)

curity Trust Company of Indianapolis; Mills B. Lane, Jr., first vice-president Citizens & Southern National Bank of Atlanta, and P. M. Jones, assistant cashier Old Phoenix National Bank, Medina, O.

Neither W. Ray Thomas, N.A.I.A. president, nor Frank Colridge, secretary, were able to be present but John G. Mayer, publicity director, made a brief talk prior to the film's showing and conducted a question and answer session after it.

### Hallowell Talks

C. G. Hallowell, vice-president Aetna Casualty, said that some 8,000 banks had already gone into automobile financing and many agents had become interested in writing the insurance but there had not been much cooperation previously. He said that both the insurance business and the banks could be more aggressive. He said that while some banks are willing to make loans on the recommendation of agents whom they know, there is a New England bank of which the head expressed interest in the bank and agent auto plan but said that every loan had to be passed on by the board of directors.

In response to questions, Mr. Mayer said that the American Bankers Association manual will be out late this month or very early in October, that an individual bank can arrange for a showing if it wishes, and that newspaper advertising, spot radio announcements and direct mail advertising will be used to tell the public about the plan. In requesting use of the film he urged that the association always be given alternative dates in case the film might not be available for the first date requested.

### K. C. Party for Clem Wheeler

KANSAS CITY—The officers and firm members of R. B. Jones & Sons entertained Saturday with a party in honor of Clem E. Wheeler, who will retire Nov. 1 as associate western manager of Hartford Fire.

Upon arriving in Kansas City the guests visited the R. B. Jones offices, thence to the K. C. Country Club for luncheon and golf. That evening a dinner was held at the K. C. Club. R. Bryson Jones, eldest of the Jones brothers, acted as master of ceremonies and presented a chest of mechanics tools to Mr.

Wheeler in recognition of a long-felt boyhood ambition to own such a set.

The out-of-town guests included Chas. H. Smith, vice-president and western manager of Hartford Fire; Wm. H. Birkemeier, and Earle S. Whitcombe, from the Chicago Hartford office and George R. Fischer, St. Louis.

### A. & H. Group Hears Air Talk

LOS ANGELES—John D. Pratt, assistant vice-president American Air Lines, western division, spoke on "Air Lines in War, Future Aviation Activities," before the Accident & Health Producers Association of Southern California Sept. 20.

Maryland Casualty will open its new insurance school Oct. 1. Established primarily for the training of veterans the school has the approval of VA, but other employees of agents and producers will be admitted. The company urges its producers to take advantage of the opportunity for employing returning service men. It points out that the ex-service man has an advantage over others because as a local boy, his war record gains him respect and attention in the community. He will be better known and have easier access to prospects, many of whom will also be veterans.

Richard Stringer, president of the Underwriters Association of the Middle Department, has resigned as special agent of Norwich Union to become state agent for Hanover in eastern Pennsylvania except for Philadelphia and Philadelphia suburban. He has been an insurance man 25 years.

Palmer M. Otterson no longer represents London Assurance and Manhattan F. & M. as state agent in Minnesota and North Dakota. His successor has not been announced.

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One of the large Minnesota fire insurance organizations has an attractive opening for an experienced fieldman and inspector. Minnesota and North Dakota territory. Prefer one who is familiar with production and underwriting requirements of the participating or preferred rate plan. Please state details of your training and experience and salary requirements. All correspondence treated confidential. Address D-5, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

### WANTED

Experienced Field Man, acquainted West Texas to travel that territory. Give age, details past experience and references first letter.  
**AMERICAN INDEMNITY COMPANY**  
P. O. Box 1259  
Galveston, Texas

### WANTED

Experienced fire insurance examiner and underwriter. Address the Mill Mutuals, 406-20 Third National Bank Building, Nashville 3, Tenn.

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# Record Crowd at Wisconsin Meeting

## Plan Vigorous Drive for Auto Business in State

### Pittelkow Outlines Philosophy, Details of Bank Agent Program

MILWAUKEE—Officers and committees of the Wisconsin Association of Insurance Agents have worked incessantly for over a year to plan for the post war business problems that with the sudden ending of the war now face them, Robert C. Pittelkow, Milwaukee, said in his talk at the association's convention here on the bank-agent auto plan. The trend of thinking in other states on the auto problem was studied and numerous meetings have been held with the Wisconsin Bankers' Association and with individual banks in Milwaukee and other cities in the state. The result is a bank and agent auto plan that will be in agents' hands in a few days.

"Our first approach to the subject was with fear," Mr. Pittelkow said. Some agents even had a defeatist attitude and felt nothing could be done to stop finance companies from controlling all new auto insurance, he said. This attitude was in the face of facts indicating that those businesses did not have a majority of the automobile finance business before the war, and during the war kept only a very small part of their pre-war business. There were others who were unmoved and unconcerned and took no steps either physically or mentally to protect their postwar security and identity as insurance agents.

### Something Must Be Done

Officers of the association took another attitude, he continued. They knew that something must be done and they explored all the possibilities. They know that automobile insurance will not walk in by itself in any volume at all. Others will compete for the business, and in addition to the competition that the field has known in the past, there has been the definite trend of new individuals into insurance on a mass production basis whose business is not that of insurance and who do not intend to pursue it as an occupation.

These people have not been asleep and they have been promised a great postwar boom in automobile business, Mr. Pittelkow declared. They have been promised during the war by the automobile companies that if they would hold on during the war that their profits would be greater than ever when automobiles were again available. They have promulgated and completed planned programs for the sale of automobiles and for the package sale of automobile insurance. They have licensed dealers not only to sell comprehensive fire and theft and collision insurance to the purchaser of an automobile, but have advised them of the premium income available to them on renewals and in the sale of liability and property damage insurance.

As far as the public is concerned there is a definite advantage in the saving of time and red tape, for a man to buy an automobile, trade in his old car, arrange for the financing and the necessary insurance all at one time, with one

(CONTINUED ON PAGE 19)

## Wis. Law Aims to Remove Irresponsible Drivers

The new Wisconsin safety responsibility law "is a simple, but tough and effective measure aimed at removing irresponsible drivers from our highways," R. C. Salisbury, director of the safety division of the state motor vehicle department, said at the annual convention of the Wisconsin Association of Insurance Agents in Milwaukee. The new law goes into effect Jan. 1.

Giving his talk the title "Wisconsin Tightens Control of Drivers," Mr. Salisbury said that "for years I have been asked why Wisconsin did not have a compulsory automobile insurance law. This law is not such a law, but it comes as close as possible to protecting careful drivers and pedestrians from irresponsible motorists, without the evils resulting from compulsory insurance."

### Compulsory Insurance Unsatisfactory

About 16 years ago, Mr. Salisbury continued, Massachusetts enacted a compulsory insurance law, with the result that collusion among individuals forced the insurance companies to triple their rates. A law of this type penalizes the careful driver, he said.

Every avenue of publicity is being employed to make the campaign of public education as effective as possible, Mr. Salisbury said.

His department prepared an 8-page folder explaining the new law in the simplest terms. It has begun distribution of thousands of these folders, or "digests," to service stations, garages, police departments, sheriffs' offices, hotels, banks, motor clubs and other locations. Before the campaign ends, 1,750,000 will have been distributed.

### Radio Broadcasts

Three radio broadcasts were made in September, and three more will be made. Officials making these broadcasts are: B. L. Marcus, commissioner of the state motor vehicle department; Judge Roy H. Proctor, Dane county superior court; B. L. Corbett, executive secretary of the Milwaukee city safety commission; Senator Louis J. Fellenz, Jr., of Fond du Lac, who introduced the measure in the legislature; Judge George Reudiger of the LaCrosse municipal court, and Mr. Salisbury, director of highway safety.

Some of the broadcasts are "live" interviews, but in the main, the radio presentations are five-minute talks on transcription. Stations participating include those in Racine, Janesville, Madison, Sheboygan, Appleton, Wisconsin Rapids, Wausau, Fond du Lac, Ashland, Eau Claire, Manitowoc, Marinette, Medford, Rice Lake, Superior, LaCrosse and Milwaukee. Good spots were secured for the broadcasts. In most cases, the time allotted was at the supper hour on Friday.

### Press Cooperation

In addition to the talks over the air, all radio stations each week are being sent short announcements which can be used between regular programs. The motor vehicle department's first release to the press received excellent attention from editors all over the state. Others will follow, with newspaper mats. The advertising mats, four in number, are being sponsored by local agents. The ads are not only a boost to the insurance business, but they are helping acquaint the public with the need for financial protection in the event of an accident, he said.

Billboards are being used with 196 boards scheduled. Each poster directs

motorists to stop at any filling station for a copy of the official digest of the new law.

State-wide associations and industrial concerns which publish magazines and house organs are being contacted, and good response has been received from these sources. When all the many articles published about this law are compiled at the conclusion of this campaign, they should present a very impressive exhibit.

### Analysis of New Laws

The new law is patterned after those in Minnesota, New York and elsewhere. Minnesota's law became effective July 1. In Indiana, a staff of 44 persons is employed to administer the law. In Wisconsin, it is expected that less than 10 additional persons need to be employed by the safety division to handle the law. In Indiana, administration of the law costs \$104,000 annually, and this sum is provided by statute for the various insurance companies of the state. In Wisconsin, he said, it is hoped to operate under a budget of less than \$25,000, and this amount will be absorbed by the department's budget, which can afford this because of savings brought about by improved procedures in its business.

The law will require that every driver involved in a reportable accident must be prepared to do one of four things:

1. Prove that he was protected by an insurance policy at the time of the ac-

(CONTINUED ON PAGE 37)

## New Wisconsin Fire Policy Is Effective Oct. 1

On Oct. 1 the new Wisconsin standard fire policy becomes effective and it was analyzed in detail at the Milwaukee convention of the Wisconsin Association of Insurance Agents by George C. Peacock, state agent of Agricultural. The policy is substantially similar to the 1943 New York form, he said. In the insuring clause the company agrees to indemnify the insured against loss to the extent of the actual cash value of the property at the time of loss. The words in parentheses on the former policy "ascertained with proper deductions for depreciation" have now been omitted because the term actual cash value is deemed enough and is language that has been given real meaning by many court decisions.

Referring to insurable interest, Mr. Peacock said that extreme caution should be exercised to see that the interests intended to be covered are all properly set forth because the new contract limits recovery to the interest of the insured. This is the first time this has been specified in the Wisconsin policy.

There may arise problems where the coinsurance clause is a part of the policy and the interests are not properly set forth, Mr. Peacock said, or from application of the valued policy law, only the future will provide experience in these respects. The general belief is that with the interests completely named, the risk free from fraud, and no increase in hazard, the loss will be paid.

The use of the civil authority clause will no longer be necessary as the new lines 18 thru 21 will extend the same

(CONTINUED ON PAGE 19)

## Fronk Elected President at Milwaukee Parley

### Discussion Covers Legislation, New Auto Law, Bank-Agent Plan

#### NEW OFFICERS ELECTED

President—Ben F. Fronk, Manitowoc.  
Vice-presidents—Robert C. Pittelkow, Milwaukee. John Carney, Eau Claire; Arthur Anderson, Madison.  
Secretary-treasurer—Alvin A. Veitenhaus, Milwaukee.  
Executive secretary—Urban Krier, Milwaukee.  
State national director—John S. Rowland, Racine.

MILWAUKEE—Postwar problems and new legislation held the spotlight

at the annual convention of the Wisconsin Association of Insurance Agents here Monday. It was one of the largest and most successful meetings the group has ever held. Registration of members, some non-members from throughout the state, and field men and western managers, reached approximately 500. The streamlined one day session devoted entirely to business permitted motoring to Milwaukee by many out-of-town agents.



Ben F. Fronk

### Association Accomplishments

Some of the accomplishments of the association of the past year were specified by retiring President John S. Rowland of Racine. The organization has achieved the largest membership in history, 456. There is, however, a potential membership of at least 1,200 good agents, he said.

Steps have been taken to prepare an agent's qualification bill, Mr. Rowland said. He warned that a bill of this type must be well thought out and should be



J. S. Rowland



Urban Krier

definitely unselfish. One of the first duties should be to see that those agents who are in the business are qualified. The agents can hardly ask the legislature to pass a bill to qualify those who wish to enter the business if those in it are not qualified themselves.

"The day of the rugged individualist is over," Mr. Rowland said. "We have prided ourselves on our independence in the insurance business and were in an

enviable position. However, certain passing events have occurred which make us wonder if we should feel secure and have that independent smugness. The U. S. Supreme Court has given the politicians a pretty big stick to wield. If any of us attempt to stand up individually, we will soon be beaten down. But we can stand together through our local, state and national associations. We also can handle a pretty big stick, which will demand the respect of the politicians, thereby preserving to a great extent that cherished independence.

"If you want to maintain this great American agency system in the only democracy left in the world," Mr. Rowland said in conclusion, "you had better start doing something about it."

The University of Wisconsin has opened its doors to the agents, and it would be a catastrophe to miss such an opportunity, he said. All local boards and members who have not attended an insurance school should do so this fall, he urged.

During the past year the association has retained a full time executive sec-

retary, Urban Krier. The association has held regional meetings, it has watched legislative activities, made good progress on the bank-agent auto plan, and issued special monthly bulletins when necessary.

The association adopted a resolution empowering the executive committee to ask of the Wisconsin management committee, which directs the operations of the Fire Insurance Rating Bureau of Wisconsin, the opportunity of having a committee representing the association meet with the management committee at such times and places as may be mutually agreeable, for the purpose of discussing rules, forms and rates, insofar as they apply to Wisconsin.

Grover Miller, Racine, retiring national state director and chairman of the Wisconsin association's educational program, announced receipt of word from Prof. Erwin A. Gaumnitz, University of Wisconsin school of commerce insurance instructor, that the week of Aug. 11-17, 1946, is available at the university campus for the insurance institute or short course for fire and casualty lines. A similar course was held several years preceding the taking over of many facilities at the university for the military training program. A life course may also again be arranged, possibly during the same week and probably with joint sessions on problems of mutual interest.

Activities of the National association were reviewed briefly by Grover F. Miller, Racine, state national director, who stressed the national educational program, the cooperation of the Wisconsin association with the state university in resuming the short course in insurance next summer, the rapid growth and expansion of services of both the national and state associations, and the job of getting the insurance house in order in compliance with the U. S. Supreme Court decision.

#### Sees Closer Cooperation

The closer cooperation on common problems by the agents and companies was stressed by L. C. Hilgemann, Milwaukee, in his report on the recent Chicago meeting of the Subscribers Actuarial Committee and the western conference committee of agents. Henry Bush, Madison, and Mr. Miller also attended that meeting from Wisconsin. He reported that quite a number of subjects were on the agenda and the discussions brought out individual viewpoints as to certain inconsistencies of the business. Among those discussed were the priorities assumption clause, the desirability of companies advising agents of rate changes in advance, minimum rates, insuring mercantile stock on a term basis, uniform work sheets for U. & O., increasing the jewelry and fur limit under the personal property floater, including boats under residential dwelling form No. 49, and others. The meeting, Mr. Hilgemann emphasized, was successful in that it was a further indication of the growing cooperation between agents and companies, giving the managers an opportunity to hear what the rank and file of the agents had on their minds, and conversely to give the agents an opportunity to get the reaction of the companies to various matters.

The important new Wisconsin automobile safety responsibility law, passed by the 1945 legislature to become effective next Jan. 1, was explained in detail by R. C. Salisbury, Wisconsin motor vehicle department. His talk is given elsewhere in this issue. There was a brief report on the administration of the department by B. L. Marcus, acting commissioner.

Provisions of the new Wisconsin standard fire policy which goes into effect Oct. 1, were explained by George Peacock, state agent of Agricultural. His comments are reported elsewhere.

A kit for Wisconsin insurance agents containing all the forms necessary to complete an automobile finance deal, including the placing of insurance, will shortly be available from the association, Robert C. Pittelkow, Milwaukee, announced in discussing the bank and agent auto plan. His talk was well re-

ceived and is given in more detail in another story.

Discussing the prospective agent's qualification bill, Executive Secretary Urban Krier stated that while it would be preferable for the industry to take care of the qualification problem itself, it does appear that some legislation is necessary. Qualification laws of other states have been assembled, agents are requested to send in their views and all information available will be digested before a model bill is formulated, to be introduced in the 1947 legislature. The provision for examination would not apply to established agents, but to new license applicants only. This would assure that prospective agents know what the insurance business is all about and that the insuring public will get the right kind of service. He expressed himself against any "fence-me-out" clauses and against any purely selfish legislation, maintaining that the main purpose must be in the interest of the public, which is entitled to intelligent handling of insurance and to the right kind of service.

#### Field Men Are Hosts

On Sunday afternoon, the executive committee and officers of the association held a pre-convention meeting, to consider regular business and review convention plans. Following the meeting, the field men were hosts at a cocktail party, preceding a dinner to which the executive committee had invited representatives of fire and casualty boards, fire company field men, surety underwriters association, fire and compensation bureaus.

At the close of the convention session Monday afternoon, the company representatives were hosts at a cocktail party for the agents and guests at the meeting. The closing dinner followed, at which Oscar H. West, manager of the Washington office of the National association, spoke on "Federal Legislation and Your Washington Office."

"Your Washington office was established in 1934 as a service office," Mr. West said. "With the advent of the public relations program more recently, the whole conception of the Washington scene and what was needed there took on new color and new significance. The service feature is being continued and the public relations phase of the operation in the capital greatly expanded."

"The National association, representing the production forces of the country, awakened to the full recognition that it had pitifully neglected the guiding of legislative executives and administrative Washington to a clearer conception of the problems of the local agent and his place in the scheme of things. To remedy this required a united effort, spearheaded by the agency forces and wholeheartedly supported by all segments of the business."

#### Public Relations

"Public relations is the business of making friends and establishing contacts, and to gain the confidence and respect of key men in government, of senators and congressmen and bureau heads. The potential influence of the Washington office is unlimited, but it will take a united and concerted effort to make the right impressions."

"The insurance business, like other businesses, must take continuous interest in government affairs—politics, if you prefer, to avoid adverse legislation. While some bills are now sleeping in committee, we are concerned with such matters as the S.E.U.A. case, the Supreme Court's decision ruling insurance as commerce and public law 15 which extends a moratorium until Jan. 1, 1948."

"While the trend has been for government concentration of power in Washington, I see a healthy sign that this trend is reversing," Mr. West said. "Congress and government officials in Washington are, on the whole, sound fair-minded men with an earnest desire to do the right thing. They want information on insurance bills in order to vote intelligently whether or not a measure is good or bad for the industry and the public it serves."

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# POINTERS FOR LOCAL AGENTS

## Financial Responsibility Law Creates Sales Opportunities

The new financial responsibility law in Illinois is offering agents and brokers opportunity more than to double their writings of automobile business, a group of Travelers home office officials told several gatherings of producers in Illinois this week. In practically every state where such a law has been adopted it was found only 25 to 30% of the cars were insured for BI and PD, but soon afterward this percentage had risen to at least 70, and in a year or two more to 75 or 80%.

The requirement of financial responsibility is a powerful argument on the side of the insurance producer, John H. Egloff, supervisor of agency field service, told a gathering in the Chicago Board auditorium. He expects in Illinois the greatest race for automobile business in the state's history. In New York when the law was passed only 26½% of the cars were insured; after a year the percentage had risen to 70, and it continued to increase. A similar experience was noted in Virginia and virtually every other state where the law was passed.

This new law, he said, is of the utmost importance to the car owner, for it has teeth. The BI report must be filed within 24 hours after an accident; the PD report may come along a little later. Failure to file as required brings stiff penalties, even suspension of car license and plates. "If they don't file satisfactory evidence of the ability to pay in future, and if they don't have the security, off the road they go. When a judgment becomes final, it must be paid before the motorist can get back on the road."

He noted that the new Illinois law does not give an erring motorist a second or third chance at his victims. The present law won't put him off the road until a final judgment is ordered against him, but the new law begins to operate with the first accident and requires him to do this and do that.

### Finds Measure Is Just

Mr. Egloff considers the new law which goes in effect Jan. 1 is very fair. It seeks to keep off the road the irresponsible operator, or the one who can't or won't pay a final judgment, or who can't put up the securities, or whose license has been canceled by any other department of the state.

Insurance producers, he said, will run across many motorists who will be reluctant to buy insurance, even in face of the new law requirement, and who will say, "I'll take my chances." Mr. Egloff pointed out that in 1941 there were 2,553 persons killed in auto accidents in Illinois and close to 90,000 seriously injured, aside from a great amount of property damage. In the three gasless war years there were only about 4,000 killed by autos in the state. In a 13 year period some 27,350 were killed and about a million seriously injured.

"We haven't seen anything yet," he warned. "When the auto registrations begin to go up, one in 10 people in Illinois will become involved in an auto accident every year."

The responsible auto owner wants good insurance that will take care of him in trouble, Mr. Egloff holds. However, the policy has to be sold. The producers will have to go out and see the car owners. He suggested using a

very simple sales plan built around a short story and a name. Get the name of a car owner, see him and tell the short story about the trouble that can come under financial responsibility if he does not have the proper security—meaning a good auto policy—and get another name from him to continue the chain of prospects.

A minute sales talk can be built around this idea, he said. Mr. Egloff counseled hunting for nests of auto prospects. He also believes it is very effective to approach first by direct mail, as he has seen many producers use this plan to great advantage. The direct mail matter does a part of the selling job. Letters should be short. Small folders also can be used, inserted in letters going out to clients. He exhibited literature intended for this purpose, and also advertisements which Travelers plans to run.

Mr. Egloff said he did not like the idea of selling entirely on the basis of public fear of the new law. It should be borne in mind that advertising is like water on the other fellow's wheel as well as the one who advertises. It must be followed up quickly.

He gave some catch lines relating to financial responsibility, such as, "Do you want your accident prepaid or COD?" "Ever been measured for a law suit?"

### HARDER SELLING

"Competition?" he asked. "Certainly there will be some. The situation will be entirely different than in the past. It requires a reconversion to selling. However, I believe there is a higher percentage of real salesmen among the insurance sellers in this country than in any other groups. The insurance producers will have to sell harder than in the immediate past. They will need a different planned story to tell to their prospects in order to produce results."

Mr. Egloff also spoke at meetings held in Milwaukee and elsewhere in Wisconsin to stimulate production, at which H. C. Leavens, assistant superintendent of agents, casualty department, and John J. Hart, assistant secretary in charge of the automobile department, all from the home office, also gave talks. Mr. Egloff, Mr. Hart and Ray N. Allen, assistant superintendent of agents, casualty department, spoke Wednesday at meeting in Peoria. Robert Ramey, Travelers manager at Peoria, presided there. Karl Nordyke, East St. Louis manager, presided at a meeting there and also at Mt. Vernon, where Mr. Leavens talked. These about wind up the series of field meetings which Travelers has been holding throughout the United States. James White, casualty manager at Chicago, presided there.

### White Comments at Chicago

"All of us want to avoid compulsory automobile insurance such as is found in Massachusetts," Mr. White said in opening the Chicago meeting, "and that is what I am afraid the authorities may try if they find the motorists are being unable to qualify for private insurance."

"We have a common objective and job to do," Mr. Allen commented. "In Illinois the Travelers group will follow the same pattern as used in other states—what to do, what to avoid, what to

emphasize. There is opportunity for indirect benefits from this new Illinois law, as well as direct benefits. There should result a great increase in the amount of insurance business done and size of clientele. In other states the passage of financial responsibility laws has so resulted.

"It affords an opportunity for refreshing our clientele that will pay off richly, as it has paid off in other states. There too is the chance to fulfill our highest role, that of agency, to justify our existence—the chance to show our assured we are active in something more than merely delivering a policy and collecting the premium."

### Says Timing Is Perfect

"The timing is perfect," he said. "It coincides with the return of automobiles, gasoline, etc., and with the transportation consciousness of the public. There is the opportunity to tie in insurance with the purchase of cars by financing."

Mr. Hart said there are more automobile fire and casualty policies on the Travelers' books than ever, in spite of gas rationing, reduced car registrations and disrepair and wearing out of many older cars. He noted that in 1944 the auto premiums in this country increased \$64 million over 1943. In 1941 the peak registrations reached over 34 million and now they are estimated down to 30 million, or a loss of 4,230,000 cars. Yet he predicted auto premiums soon will reach a billion dollars. Mr. Hart does not believe the loss ratio on cars, will be good in 1945 or 1946, even with the rate readjustment. "The business is in for a couple of tough years," he warned, "but we expect that the auto line again will strike a proper level." He commented that in 1944 nearly every company had an underwriting loss on auto fire and theft, and the same was experienced on PD, but combined with the BI the two lines showed a profit.

Mr. Hart said the type of accident report form for use in Illinois had not yet been announced, but he expects use of the motor vehicle accident report which bears a notice to see the company and secure necessary filing information will be continued. In other states the form used is termed SR 21 (the SR meaning safety responsibility), which calls for the date and place of accident, description of vehicle, names and addresses of operator and owner of car.

"It is comforting if a person has to file one of these forms," he said, "if he has insurance. In other than New York state it has been found desirable to place the execution of these forms in the pro-

ducers' hands, as this helps to eliminate delay in filing and serves to build the prestige of the insurance producer. The report shows that the car operator has insurance."

There will be other types of risks, Mr. Hart noted, which will require more complicated reports and handling, such as where there are law violations and convictions. He said a question which will arise in producers' minds is whether to advise their assured to report all accidents, no matter how unimportant. Mr. Hart urged doing so, as the company claim department should decide the point and not the producer.

Country-wide claim service will come back into its own as a very important factor with the spread of financial responsibility laws, Mr. Hart said.

The auto assigned risk plan was discussed. It was said the state has an interest in the matter of maintaining a market where all insurable car owners can secure protection. Unless the assigned risk plan is maintained, demand comes for a state fund.

The Illinois assigned risk plan is to be amended so any risk deserving insurance will be able to get it, without regard to race or color. The law aims ultimately to get the irresponsible operators off the road until they demonstrate they are fit to come back.

There are roughly three types of car operators—those of high type who have no trouble securing insurance, those so irresponsible or otherwise undesirable that they cannot get coverage, and the middle class for which the assigned risk plan is needed.

There are two principal problems relating to risks of this type, whether to insure returning war veterans who have been disabled, and also whether to insure Negroes. In the past in Illinois it has been very difficult for Negroes to secure car insurance. The issue came up in other states under financial responsibility laws and it was decided to write them if otherwise they were acceptable risks.

### Attitude on Disabled Veterans

Mr. Hart noted the Association of Casualty & Surety Executives in 1944 resolved to urge member companies not to distinguish against disabled war veterans if they otherwise were acceptable risks, and he said this policy undoubtedly will be continued. Many of these veterans are suffering sufficient emotional disturbance on coming back to civilian life without being excluded from living. They need cars and the pleasure and healthful effects of driving. They need to be accepted normally, Mr. Hart said. "I feel it is poor payment to the veterans to put them in an assigned risk plan." Mr. Hart said the Travelers would write these veterans for its own producers. Any other policy might bring some state control measures, he said.

He closed the meeting with some figures on the Illinois automobile business. There are, he said, 1,725,000 car registrations in the state where in 1941 there were 2,048,805, or a shrinkage of 323,805 to the end of 1944. If 30% of these are insured, the total insured would be 517,500.

He calculated that in the first year after financial responsibility becomes effective in Illinois there will be an increase to 70% insured, or total insured cars 1,207,500. Thus there is a market of 690,000 cars for the producers of Illinois to insure in the first year. Some energetic producers in the state will get all of this business. Most of the 690,000, Mr. Hart concluded, will be insured in the next few months.



### POINTS TO REMEMBER

Don't pass up tenants in selling personal liability as a large proportion of injuries are due to the negligence of the tenant and not of the landlord.

One of the strongest sales points in presenting the comprehensive personal liability policy is that coverage includes the acts of minor children.

In selling the idea of higher liability limits it is a good plan to have high limits yourself as a testimonial of the value of such protection.

In selling automobile bodily injury coverage it is fairly easy to increase the size of your sales by including personal liability as well.

## EDITORIAL COMMENT

## Good Fire Prevention Gospel

We were impressed by the fire prevention gospel spoken by the Washington "Post" in an editorial Sept. 17 entitled "The Great Destroyer."

The editorial was prompted by the fire loss to the Richmond navy blimp base near Miami, estimated at \$30 million, that accompanied the hurricane. The Washington "Post" alludes to the report that the structures at the base are said to have been the largest single-arch wooden hangars in the world.

"That bit of information causes one to ask whether smaller, less inflammable structures dispersed over a wider area would not have served the navy's purpose sufficiently well, while greatly reducing the fire hazard," the editorial stated.

This country learned to its cost at Pearl Harbor that it does not pay to put too many eggs in one basket. That holds true in time of war but it is true at all times, the editorial states, because fire is an ever present menace. The government now holds immense amounts of surplus property in storage in all parts of the world.

Now that the war is over, the editorial states, consideration should be given to plans for reducing future fire losses. Precautions such as construction of fire proof buildings, patrolling of premises by watchmen, installation of extinguishing apparatus, fire escapes or exits, etc., afford only partial protection and not always that. Fires resulting from carelessness or from natural causes such as the hurricane, get out of control despite fireproofing and sprinklers, especially if great masses of goods are stored under one roof or located in congested areas. It is, therefore, most important to plan structures and dispose of materials in such fashion as to minimize the possibilities of loss if fire breaks out. The editorial concludes by recommending that the government employ full time experts in fire protection procedure, to set up an agency empowered to give advice to other government agencies and to enforce standards of safety of a preventive and protective nature.

That is timely and intelligent comment and advice.

During the war, although the services recognized to a satisfactory extent the importance of fire prevention operations, yet wars are conducted in an atmosphere and with a deliberate policy of waste. The cost can't be counted. The military mind thinks in terms of destruction of any property or installation and

strives to be prepared for such eventualities rather than to put undue emphasis on protective and defensive measures. There were indications at times during the war that military circles were impatient with emphasis on fire protection matters on the theory perhaps that the possibility of loss by fire was simply to be bracketed with possibility of destruction of property by enemy action and that anything intended for war use is expendable.

Even though such an attitude may be explainable in time of war, it is important now that this evaluation of property as of only transitory importance not be carried into the post-war period.

We have got to learn to be shocked by a loss of a million dollars of property by fire. In ordinary times a \$30 million fire such as that at the Richmond air base would have stunned the nation. It is one of the huge fires of all time in this country, yet, still thinking in terms of billions of dollars of waste in the war period, the nation scarcely noticed the Florida loss.

The Washington "Post" puts its finger on the source of fires of potential magnitude when it warns against putting too many eggs in one basket. Again and again in connection with large fires, we are impressed with congestion of values that should not have existed. There was for instance the tragic Fall River fire when a great stock pile of precious rubber was destroyed. There have been warehouse fires during the war period that have been unusually destructive because of overpacking. This made the sprinkler system ineffective and also confounded the efforts of the fire fighters.

The danger of overcrowding of warehouses apparently exists today just as acutely as during the war. Perhaps even more so. The government has huge quantities of surplus material in warehouses. Manufacturers are clearing their plants of war machinery and raw material, material in process and finished products and are storing these in whatever shelter they can find.

The war is over. We need again to count the value of our belongings in terms of man hours of labor and in terms of destruction of natural resources and assets, frequently constituting a diminution of the wealth of posterity.

Among all the rules for success do not overlook self-control.

"Some purchasers are influenced by the out-lay and others by the lay-out."

Being all things to all men is likely to make you a "good thing" for some.

## PERSONAL SIDE OF THE BUSINESS

Forrest H. Witmeyer, vice-president and secretary of Excelsior of Syracuse, and Mrs. Witmeyer announce the birth of a son, John Douglas. There are two daughters in the family.

Sept. 20 marked the 25th anniversary of Robert R. Connelly with Fire Companies' Adjustment Bureau, and its predecessor, Southern Adjustment Bureau. His first position was adjuster with the Richmond office of the Southern Adjustment Bureau. Mr. Connelly is one of the outstanding adjusters of the south and in the course of his years of service has handled many important and intricate adjustments. In celebration of his anniversary a dinner party was given in his honor. Guests included Mrs. Connelly, W. H. Davidson, branch manager, and Mrs. Davidson; the adjusters and their wives and office personnel. Out of town guests were Mr. R. E. Bruce, Jr., general manager, southeastern department, and Mrs. Bruce, of Atlanta, Georgia, and Mr. and Mrs. Robert M. Friend of Petersburg, Va.

Wade Patton, Hutchinson, Kan., local agent and Mrs. Patton are in San Francisco visiting their daughter Mrs. Don Beeson, who is associated with Home there and her husband, Lt. Don Beeson, who is back on leave after two years in the south Pacific with the navy air forces.

Lt. W. L. Newnan, who prior to the war was a solicitor for the Detroit Insurance Agency of which his father, H. L. Newnan, is vice-president, has written a book entitled "Escape in Italy" which is scheduled for early publication. It deals with his war experiences, which have been fully as dramatic as fiction.

One of the two surviving members of the third battalion, U. S. rangers, he was cut off and captured at Cisterna, Italy, after many adventures. He escaped from a Nazi prison camp and with the aid of friendly Italians hid from the Gestapo for many months until Italy capitulated and he was able to rejoin the American forces.

A. A. Braband, special representative of the Osborn & Lange agency, Chicago, who recently underwent on operation for double hernia, now has recuperated and returned to his duties. Formerly he was connected with the Illinois insurance department branch office at Chicago.

H. P. Vincent, assistant general agent in the D. Cliffe Stone general agency of Nashville, visited Chicago western departments of its fire companies this week.

Leonard Peterson and Franklin E. Potter, vice-presidents of Home, were honored at a luncheon given them by officers of the company on their 25th anniversaries of service. They were presented 25-year medals and framed certificates.

Charles E. Jennings, formerly with the western department of Germania Fire, later known as National Liberty, celebrated his 60th wedding anniversary last Sunday. He was one of the old timers with the organization until he was retired on a pension.

A. A. Morey, assistant vice-president of Marsh & McLennan, Chicago, is

scheduled to give an address at the Midwest Filing Conference Oct. 5 in Chicago on "Forty Plus." He will discuss problems involved in managing employees beyond the age of 40.

Four thousand people were guests of E. H. Crump, of E. H. Crump & Co. Memphis, for his 20th annual river excursion.

Phil G. Mavon, special agent of G. A. Mavon & Co., Chicago agency, has become the father of a second boy and third child with the birth at Evanston hospital of a baby boy, 7½ pounds. The child has been named John Cowell Mavon.

Norman Lenz, manager of the marine department of Eliel & Loeb, Chicago agency, has been confined to the hospital and his home the past week with a sinus infection.

## DEATHS

The Dallas Insurance Agents Association lost two of its charter members in the deaths of John H. Love and Howard G. Thrash. Mr. Love, 65, died in his sleep, apparently from a heart attack. Mr. Thrash, 58, died in a Dallas hospital after returning from the Mayo Clinic where he had gone for examination. Both men had been active in the Dallas local board since its organization in 1930.

Harry Benson, 69, for 33 years Oklahoma state agent for Firemen's group, died at his home in Oklahoma City. Born in Sweden in 1876. Mr. Benson started as a local agent. He retired two years ago.

Gerald C. Cudahy, 54, who had been a broker with Marsh & McLennan at Chicago for the past two years and previously had been with Rollins-Burdick-Hunter Company agency, was killed Sunday evening when the car he was driving struck the rear of an army bus in Northbrook, Chicago suburb. He was a nephew of E. A. Cudahy, Jr., president of the Cudahy Packing Co. Mr. Cudahy entered the insurance business in 1937 with Rollins-Burdick-Hunter and has been with Marsh & McLennan since 1943.

## Field Men Form Field Club of West Virginia

West Virginia fire field men have formed a new organization, the Field Club of West Virginia.

E. P. Douglass, America Fore, Parkersburg, was elected president; R. B. Apperson, Hartford Fire, Wheeling, vice-president, and H. E. MacShane, Aetna Fire, secretary.

F. W. Shirer, Springfield F. & M., Wheeling, is chairman of the executive committee; B. F. Flood, Royal, Parkersburg, secretary, and T. J. Beagan, National Union, Pittsburgh; F. J. Vaughn, Phoenix, Conn., Huntington; Carl J. Johnson, American, N. J., Wheeling; A. E. Douglass, American Equitable, Parkersburg; B. J. Weisgerber, North British, Wheeling, and Herbert Fahlgren, Camden Fire, Parkersburg, are members.

One of the first duties assigned to the executive committee is the West Virginia fire prevention work.

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## Plan Vigorous Drive for Auto Line

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person and at one place, he said. But, there are disadvantages to insured. He will, for instance, be injured by the cancellation of existing insurance on a short rate basis and by the absence of the services of a recognized insurance agent in the servicing of the policy. But that argument alone will not go far in convincing the public that they should retain their insurance with their insurance agent. There must be other advantages in dealing with the agent, and the agent must be in a position to help finance the automobile, Mr. Pit-telkow declared.

In Wisconsin agents have prepared with the help of one of Milwaukee's leading banks a kit containing all of the forms necessary to complete an automobile finance deal including the placing of insurance, he added. These kits are being made up and can be ordered from the Wisconsin association. They have been checked against Wisconsin law as far as the contents of the forms is concerned and it is believed should be satisfactory to every bank in the state. The kit consists of instructions together with a sample of completed forms together with blank forms to be completed by the agent. The forms are a work sheet, chattel mortgage, note, and credit statement.

It is not intended that the customer's choice of a bank should in any way be directed or controlled, and he should have free choice to choose any bank he desires just as the bank should agree that customers have free choice of indicating the agent who is to write the insurance of their risk. This presupposes that all of the bankers in the local community subscribe to the plan and approve the procedure as outlined, he said.

It would be well in discussing a plan with bankers to agree upon a policy to be pursued by the banks and by agents, he suggested. Lists of agents and bankers who are cooperating should be compiled for each district, and the agent should agree not to participate in any manner in finance charges, to make no monopolistic agreement with any one bank and full cooperation with the bank agreeing to the conditions should be rigidly adhered to. There should be no attempt to have depositors switch from one bank to another bank to obtain loans. Playing one bank against the other to secure favorable terms should not be practiced.

### Banks Contribution

The banks in turn should agree that they will not directly or indirectly engage in the insurance business, that the bank will make direct loans to individuals for the purchase of automobiles and will accept the required or recommended insurance from agents of the borrower's choice.

### New Wisconsin Fire Policy Is Reviewed

(CONTINUED FROM PAGE 15)

coverage within the contract itself, he added.

With extension of ten days vacancy and unoccupancy to 60 days, it will be important to watch vacant or unoccupied risks and then properly endorse the policy for extended periods if necessary, Mr. Peacock said.

### Should Review Riot Policies

The new lines 36-37 are the same as to explosion, but the term "riot" has been added. Because of this change a review of specific riot policies should now be made, he suggested.

The pro rata liability section refers to the "peril involved" and eliminates the words "valid or not." It has been generally conceded that invalid insurance was not insurance anyway, and there-

## U. S. Guide on Real Estate-Insurance Work Soon Ready

WASHINGTON—The joint army-Department of Commerce book of instructions for veterans and others wishing to go into the insurance and real estate business has been page-proof corrected at the Commerce Department and passed on to the War Department for publication.

It will be issued in two editions, Commerce officials say, the first for veterans; the second, slightly revised, perhaps, for others. In that connection officials say there has been so much interest manifested in the book that it has been decided to issue it for general distribution through the superintendent of public documents, for the information and use of small business men and others.

The army edition may appear in October, officials say, and the civilian edition a month or two later. Other business guide books for veterans and small business men prepared and published through army-commerce cooperation, ran to about 200 pages and were offered for sale by the government at 35 cents per copy.

### Hickernell Writes Book

Warren Hickernell of the Commerce Department, who says he wrote the insurance-real estate business guide book, has been engaged in the business, principally real estate.

Mr. Hickernell says the book is not a college text book, but was prepared for veterans and others desiring information about how to establish and operate an insurance and real estate business. Mr. Hickernell says an important part of the work of preparing the book, particularly with reference to insurance, was performed with the cooperation of Travelers interests and that Milton W. Mays, director Business Development Office, contributed materially.

### Dallas-Houston Telephone Directory Being Distributed

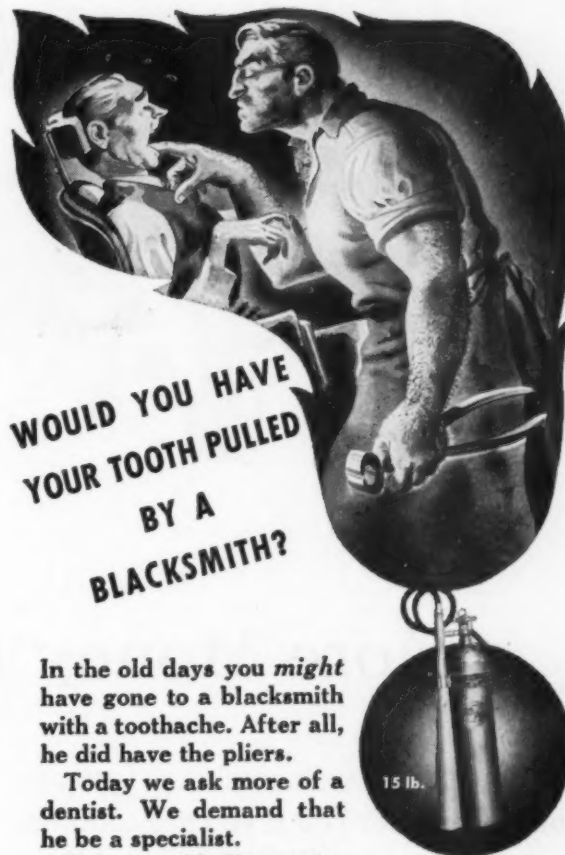
The new 1945 Dallas-Houston insurance telephone directory is being distributed this week by the National Underwriter Company. The Dallas-Houston directory is the fourth of the city insurance telephone directories which have been published by The National Underwriter Company this year, the others being Chicago, Boston and Detroit.

The new Dallas-Houston book lists the various insurance offices in both cities alphabetically and is a useful book for insurance people and others who have frequent occasion to look up insurance telephone numbers.

Copies of the book may be obtained either from the Dallas office of the National Underwriter Company at 802 Wilson building, or the Cincinnati office, 420 East Fourth street, at \$1 per copy.

fore should not be considered in establishing a company's pro rata liability. The words "collectible or not" are still included because it will remain the insured's duty to buy sound insurance. One company is therefore not to be called upon to guarantee the payment of another company's share of a loss, he pointed out.

Aside from the legal aspects of the new policy era which will be introduced Oct. 1, he said, there is the public relations opportunity of telling buyers what they will get in the new contract, modernized to reflect the developments in the business. The buyer is getting broader basic coverage whether he is a business man, home owner, or farmer. During the past few years the buyer has received several reductions in rates. After Oct. 1 he will receive still more value for his money, not in dollar reduction of cost, but in broader coverage at present rates.



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### III. Highway Safety Week Linked to New Law Publicity

**Kickoff Is Oct. 1—Local Agents May Publicize Statute Oct. 8**

Gov. Green of Illinois has issued a proclamation declaring the week beginning Oct. 1 as a "Mobilization For Highway Safety Week In Illinois" and directing some public attention to the new auto financial responsibility law that goes into effect Jan. 1 as well as to the need for highway improvement and safe equipment. In his radio address on Oct. 1 it is understood that the governor will refer to the new safety-responsibility law. A later broadcast by Secretary of State Barrett will also, it is understood, mention the new statute.

Gov. Green's radio talk will be made over station WLS Oct. 1, at 2:15 p.m., during Art Page's Dinner Bell program. During the week both of these broadcasts will be rebroadcasted from transcriptions over most of the stations over the state.

#### Ask State's Attorneys Aid

Telegrams have been sent to the state's attorneys of the 102 Illinois counties and to the mayors of municipalities in the state soliciting their cooperation in connection with the safety program and seeking their participation in meetings of civic groups to discuss the new safety-responsibility law.

Insurance companies are notifying their agents to enable them to take advantage of this official notification of the existence of the new law in their own publicity campaigns which may be begun on Oct. 8.

Other features of the educational program are still being prepared. A question and answer booklet is being published for the purpose of explaining in a simplified form the important provisions of the new law. It is expected that a number of copies of these booklets will be available for distribution throughout the state during the week beginning Oct. 1.

The large billboard poster, which is to be an important part of the program designed to attract attention to the booklet to be available in many places visited by motorists throughout the state, is also in the course of printing. Both the question and answer booklet and the billboard poster will bear the name "Illinois Committee on Highway Safety," indicating that the issuing organization is a committee interested in the promotion of safety on the highway. This method of indicating the source of the booklet and the sponsorship of the campaign was adopted at the suggestion of the cooperating state officials.

John J. Nash, former Illinois state vehicle administrator, is chairman of the Illinois Committee on Highway Safety.

Gov. Green, in his proclamation, urges "all public officials, the press, radio and the motoring public to cooperate in a program to promote proper inspection of equipment, the proper release of tires unable to pass inspection, the immediate repair of highways and highway lighting and the provision of full information to the public concerning the new motorists' safety responsibility law which takes effect Jan. 1, next."

Highway Safety Week will be carried on, Mr. Nash said, with a program for

(CONTINUED ON PAGE 37)

### Butterfield New Claim Group Head

**National Casualty Man Elected at Abbreviated Session at Chicago**

W. Clark Butterfield, National Casualty, was elected president of the International Claim Association at a joint meeting of the executive committee and chairmen of other committees in Chicago. J. N. Cunningham, Crown Life of Toronto, was elected vice-president.



W. C. Butterfield

Louis L. Graham, Business Men's Assurance, and F. L. Templeman, Maryland Casualty, were returned to office as secretary and treasurer respectively. Elected to the executive committee were F. M. Walters, General Accident; W. N. Hutchinson, New York Life; L. L. Phelps, Great Northern Life, and Walter E. Trout, Penn Mutual Life, chairman.

The abbreviated meeting took the place of the regular annual meeting and



F. M. WALTERS

the election votes, therefore, were cast by proxy. Mr. Walters, the retiring president, presided.

Mr. Walters called attention especially to the simplification of claim forms and practices recommended by the association, in keeping with its efforts to expedite payment of claims and to minimize the work of the attending physician in the completion of proofs. The association, according to Mr. Walters, has carefully maintained its close cooperation with the armed forces with the result that thousands of service connected claims have been satisfactorily and promptly handled.

#### Harold Gordon Speaks

In discussing "Some Problems Confronting Claim Officials in the Post-War Era," Harold R. Gordon, managing director Health & Accident Underwriters Conference, emphasized the responsibility and opportunity of claim management in the creation of confidence, good faith and friendship in the insurance business during the post-war period.

Dr. William D. McNally of the Cook county coroner's chemical laboratories prepared a paper on "Barbiturates," in which he discussed the characteristics,

### New Aviation Group Formed

**Cravens, Dargan Unit Will Operate in 18 Western States to Start**

Cravens, Dargan & Co. has announced establishment of a new aviation insurance group, American Aviation Underwriters.

Policies for the group will be issued in East & West, Ohio, Ohio Casualty and Preferred Accident. Several other companies are interested in the group as reinsurers only. Policies are to be issued through both the Houston and San Francisco offices of Cravens, Dargan & Co.

#### Partridge Active Manager

Major Rorick Cravens, recently released from the army air corps, is supervising the enterprise. Active management is by Leslie A. Partridge, who has been with the general agency for some time and who formerly was with Aero Insurance Underwriters.

American Aviation Underwriters will for the present confine its operations to Mississippi, Louisiana, Texas, Arkansas, Oklahoma, Kansas, New Mexico, Arizona, Idaho, Utah, Nevada, Colorado, Wyoming, California, Washington, Oregon, Montana, Alaska, and Hawaii.

All forms of aviation insurance will be written. While no departure from accepted practices is contemplated, several clarifications to produce more comprehensible and more concise policy forms have been developed for several classifications.

A troublesome problem on aircraft physical damage policies has been the delineation of ground and air, or "in flight" and "not in flight" coverages. American Aviation Underwriters is handling this by providing a basic coverage of all risks of loss or damage excluding crash. To this policy, crash coverage is added if desired.

#### Aviation Accident Cover

In line with the recent changes in the aviation accident field, American Aviation Underwriters is offering five plans of coverage. For \$1 coverage is provided for any flight of an American flag airline holding a certificate from the Civil Aeronautics Board world-wide. For \$2, the above cover plus any NC licensed aircraft in the U. S. For \$3, the first coverage plus any civil aircraft operated anywhere in the world by any scheduled air carrier over its regularly established passenger routes. For \$4, all three of the foregoing covers. For \$4.80, these coverages with the addition of NC aircraft in the western hemisphere.

Pilots are all written at the one rate of \$5 per \$1,000 death and dismemberment, \$5 for \$500 medical expense, and \$1 for each \$5 of weekly indemnity.

The group plans to concentrate on the light planes and the industrial aid ships within its territory. While feeder lines will be solicited as they are certificated, the group does not plan to seek business from trunk airlines.

employment and effects of the various type of barbiturates in general use by the medical profession.

A paper prepared by E. J. Bohne of Equitable Society outlined the legal aspects and various problems presented by a demand for an autopsy.

The proceedings of the meeting, including the prepared papers, will be fully reported in the Year Book of the association.

#### Bid on Nashville Vehicles

NASHVILLE.—Bids on liability coverage for all vehicles owned by the city close Oct. 2.

### Expect New Auto Rates in Unregulated States Oct. 1

**New York Pattern to Apply—File in Regulated States**

The general understanding now is that the new automobile B.I. and P.D. rates will be made effective next Monday in all the unregulated states as to new business and Dec. 1 as to renewals and will be filed by then in the regulated jurisdictions. After getting the new tariff approved in New York, those in charge of steering the program desired to have all material in readiness so as to be able to introduce the rates in the other states on as nearly a simultaneous schedule as possible.

In the rate regulated states there may be some delay. For instance, there is a requirement in Indiana that rates must be on file 15 days before they become effective. In Illinois there is a 15 day waiting period which, however, may be done away with at the discretion of the insurance director.

#### Discount Plan Variation

The percentage discount that has been introduced in New York for class A and A-1 risks will differ in the other states, it is understood. In New York prior to the war class A risks were given a 10% rate advantage over class B and class A-1 paid 85% of the class B tariff. In the other states, however, class A got a 20% advantage over class B and class A-1 paid 75% of the class B schedule.

The new rates in New York provide for class A paying 90% of the class B scale and class A-1 paying 75%. In the other states, however, class A will pay 80% of B and A-1 will pay either 65 or 70%.

It is said that on an actuarial basis, 10% off for class A comes closer to the mark than 20% and that a 25% discount for class A-1 is more nearly correct from an experience standpoint than a 15% discount.

### Lentz L. A. Casualty Manager of Seeley & Co.

Seeley & Co., general agents, has appointed Philip C. Lentz as manager of the casualty department at Los Angeles. He will devote his efforts to production and underwriting.

He was born at Cleveland in 1893 and attended Western Reserve University. He served two years as a lieutenant in the first war.

In 1922 Mr. Lentz moved to California and joined Hartford Accident in the payroll audit department where he remained until 1929 when he became superintendent of the casualty department of Glens Falls Indemnity at Los Angeles. He resigned that position to be associated with Seeley & Co., which represents Manufacturers Casualty and Sun Indemnity.

#### Riddell with Nat'l Surety

Forrest Riddell has become associated with National Surety as assistant manager of the Omaha service office in charge of the casualty department. For the preceding 15 years Mr. Riddell was engaged in the casualty business in Iowa.

## Holmes Quits Mont. State Post to Join New Insurer

HELENA—John J. Holmes, state auditor and commissioner of insurance, is resigning to become production manager of the newly organized National Farmers Union Automobile & Casualty of Denver.

Mr. Holmes has been commissioner since 1932, prior to which time he was general agent for Minnesota Mutual Life at Great Falls.

Mr. Holmes said appointment of a successor would be made by Gov. Ford, but that none has yet been named. He added that his request that Deputy State Auditor J. F. Higgins be appointed was denied by Gov. Ford.

"Higgins has been with us four years and with the highway department for 17 years," Holmes said, "and would be the ideal appointment due to his experience here."

### George Davis Applies

It was reported that George A. Davis, who formerly was employed in the auditor's office under George Porter, had applied for the position. Mr. Davis, who has also held the position of purchasing agent for the liquor control board, was an unsuccessful candidate for railroad commissioner in the 1944 election.

Meanwhile several authoritative capitol sources rumored that T. H. MacDonald, former state liquor administrator and treasurer, might receive the appointment. However, Mr. MacDonald said he believed the rumor was groundless.

Mr. Holmes' four-year term of office would not have expired until December, 1948. An appointee, however, would serve only until the next general election in 1946.

Mr. Holmes, prior to his election as state auditor, resided at Great Falls and for several years was city water registrar. He has been a familiar figure at insurance commissioners' gatherings. He speaks with a brogue, possesses wit and is not above a bit of clowning. At the N.A.I.C. meetings he has come to be the traditional sergeant-at-arms and occasionally has been armed for the occasion with a shillelagh.

### National Farmers Setup

National Farmers Union A. & C. was incorporated in Utah June 25 and was licensed to write automobile liability, property damage and collision. A stock company, it began business with capital of \$275,000 and surplus of \$25,000. The shares were sold at par value of \$100, and surplus was contributed. Business office is at 3501 East 46th avenue, Denver. Licenses have been obtained in Colorado, Montana, Oklahoma and Utah.

Control is in the hands of national and state farmers unions but it is planned ultimately to transfer control to the policyholders.

James G. Patton, Denver, is president; Glenn J. Talbott, Jamestown, N. D., vice-president, and H. R. Selberg, Denver, secretary.

Mr. Patton is president of National Farmers Union, while Messrs. Talbott and Selberg are presidents of the North Dakota and Colorado Farmers Unions, respectively.

### Ibsen Elected in Des Moines

DES MOINES—Clair Ibsen, Aetna Casualty, was elected president of the Des Moines Casualty & Surety club, succeeding Ray Clearman, American Surety. Other officers are Sol McInerney, Hartford Accident, first vice-president; James Tierney, U. S. F. & G., second vice-president, and Glen Brady, National Surety, secretary-treasurer.

Commissioner Fischer discussed rating laws, pointing out that he felt it would be necessary for the states to conform to the insurance is commerce decision by 1948 by establishing rate laws.

## Subpoenas for Other Companies Denied in National Auto Hearing

LOS ANGELES—Superior Judge Vickers discharged the alternative writ of mandate he had granted counsel for National Automobile & Casualty in their efforts to compel Commissioner Garrison to issue subpoenas duces tecum for witnesses and documents of other companies. He held that the commissioner has the right to determine whether to issue the subpoenas, but he does not have the right to make an arbitrary decision. If the subpoenas should be denied, National Automobile has the right to seek relief.

Cecil Lloyd, assistant commissioner, then denied the request for subpoenas on claims managers of Pacific Employers and Pacific Indemnity, with certain specified claims files, but said that if a definite showing is made as to the materiality of any of the files sought the question could be considered.

### Former Commissioner Called

Fred A. Spear, president of Fred A. Spear & Co., testified he placed all his compensation business with the National Auto for the past 17 years and never had any trouble with the company in the matter of claims or otherwise.

Samuel L. Carpenter, Jr., general manager of the Pacific Board and former California commissioner, testified that during his incumbency he had received numerous charges of fraud, both personal complaints and from insurance commissioners of other states; that he called in company officers, talked the complaints over and had the practices corrected; that an oral order usually resulted in the company correcting any practice complained of; that he furnished companies information on examination reports if the request was made in good faith.

### Love Gives Testimony

George Love, formerly Los Angeles manager of Froggatt & Co., later comptroller of National Automobile and now comptroller of California Compensation, said that in making examinations for Froggatt & Co. he saw no difference in the manner of settling of claims from that of other companies; that reserves set up for property damage claims were different from other companies, usually being higher; that checks on compensation claims were compared with the claims files to see that the money went to the proper person and that the company was not defrauded.

### No Dividend Misapplication

While comptroller of National Automobile, he said that he knew of no dividends that had wrongfully been withheld. He testified he saw no difference in the carrying out of its contracts by the National Automobile from other companies; there was no indication of fraudulent practices; that he had no personal knowledge that the company compelled claimants to resort to litigation to get their money.

Under cross examination Mr. Love said he left National Automobile because he could not get along with President McClure but that the differences were personal ones. He said that he was not aware of any practices of failure to pay small compensation amounts.

Hugh S. Walsh of the Cobb-Walsh agency, St. Louis, has returned to the agency after three years and eight months in the navy.

John L. Conner, president of Southern Savings & Loan Association and vice-president of Dargan, Whittington & Conner, has been elected a director of Georgia Home.

Earl F. Nelson, 61, St. Louis insurance attorney and former deputy superintendent of insurance, died in St. Louis.

## Put Richardson at Standard Acc. Chicago Helm

J. S. Richardson, formerly resident vice-president at San Francisco, of Standard Accident, has been transferred to Chicago as resident vice-president in complete charge of the branch, succeeding V. B. Bartholomew, deceased.

Maurice Scheemeacker, who is in charge of bonding activities at Chicago, has been named resident vice-president.

D. W. Clapp, who has been assistant manager at Chicago, becomes manager. T. O. Malmstone, who has been produc-



M. Scheemeacker J. S. Richardson

tion manager since his appointment to this post in 1929, continues in this capacity.

### Richardson's Career

Mr. Richards has been resident vice-president at San Francisco since 1935. He entered the business with Travelers in 1919 as special agent and field assistant and he also served for a time as resident manager of a large Canadian agency. In 1929 he was appointed assistant manager at Detroit and several years later when G. I. McCredie, then manager of the office, was transferred to the New York office, he was made manager of the Detroit branch. His next move was to San Francisco.

Mr. Scheemeacker joined Standard in 1923 as a bond underwriter. He was made superintendent of the bonding department at Boston in 1927 but returned to Chicago as assistant manager later the same year. He has been manager of the Chicago bonding department since 1933.

Mr. Richardson expects to arrive in Chicago Nov. 1.

## Aetna Casualty's Auto Law Film Available for Showing

The Chicago office of Aetna Casualty now has available the motion picture "The Right to Drive," which is a dramatic explanation of the purpose and operation of a typical state automobile safety responsibility law. It is a 24 minute film in black and white, 16 millimeter, which tells the story of an average motorist who loses his right to drive because of failure to comply with the law. The campaign of state departments, agents and companies to familiarize the public with the new law that goes into effect in Illinois Jan. 1 is now getting under way, and the film will be available for showing by agents to members of the public, particularly to employees of large business and industrial firms. The Chicago office of Aetna Casualty will show it to producers and their clients at frequent intervals.

## Meet in Chicago Oct. 2 on Auto Policy Revision

Revision of the standard provisions of the automobile liability policy will be considered by the forms committee of the National Bureau of Casualty & Surety Underwriters and Mutual Casualty Insurance Rating Bureau at a meeting in Chicago Oct. 2. Invitations to attend have been extended to representatives of those states in which standard provisions are prescribed.

## Plate Glass Claims Forum Is Held in N. Y.; Plan Additional Services

The claims bureau plate glass division of the Association of Casualty & Surety Executives held its second plate glass claims forum in the association's offices in New York. More than 60 representatives of member companies were welcomed by Wayne Merrick, manager of the claims bureau.

J. C. Onderdonk, Jr., chairman of the plate glass advisory committee, reported on its activities.

Frank A. Bragg, director of the plate glass division, outlined the work done by the division, which included a bulletin service to the membership, furnishing a plate glass replacement price information for 276 cities, the constant supervision of ceiling price regulations which apply to replacement work done for member insurance companies, and public relations work with interlocking organizations, such as glass dealers' associations and glazing unions.

Plans for the future development of the plate glass division announced by Mr. Herrick included plans for holding claims forums in other cities, extending the facilities of the plate glass division to provide an audit service in connection with plate glass claims in the New York area, and for establishing a school for training the personnel of plate glass claims departments of the various member companies.

The favor with which the projected services were received will assure their inauguration as soon as possible.

## Cites Claim Man's Influence in Attitude of Public

CINCINNATI—The agent and the claim man, are the insurance people that have most of the contacts with the general public and it is their attitude and actions that leave the impression of what insurance companies are and how they operate. N. E. Miller, superintendent Cincinnati claim department Indemnity of North America, told the Cincinnati Association of Insurance Women. He said it is a mistake to use the term "full coverage." All legal liability contracts have exclusions and pay only when there is legal liability.

Miss Geraldine Woolever, Hartford Accident, president, introduced Mr. Miller. Miss Rose Schill, Hartford Accident, and Miss Woolever reported on the mail convention of the National Association of Insurance Women.

## Reporting U. & O. Form in Pa.

The Middle Department has promulgated the so-called reporting or premium adjustment U. & O. form for use in Pennsylvania. This is the first state in that jurisdiction in which the form has been made available and it probably will not be made effective elsewhere until it can be seen how it works out there. The strongest demand for the form was from Pennsylvania, especially from the oil refineries, which have widely fluctuating values.

It differs in some respects from the Eastern Underwriters Association form. The insured must maintain 100% coinsurance, although it is written at the 80% rate. All policies must have a common expiration date. If they do not now, they must be adjusted. The total premium must be at least \$500 and cannot be reduced below that amount by adjustments under the form. An extended form must be filled out by the assured to be signed both by him and a certified public accountant.

The 100% coinsurance requirement increases the cost quite substantially. On business now written under the gross earnings form with 50% coinsurance the increase would be 50%, and with 80% coinsurance, 25%.

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## DeWitt Travelers President's Aid; Clothier Claim Head

HARTFORD—J. Doyle DeWitt has been appointed assistant to President Jesse W. Randall of Travelers and C. C. Clothier, who has been manager of the casualty claim department, was made secretary of all claim departments,



J. D. DeWitt



C. C. Clothier

which position Mr. DeWitt has held for the past two years.

Mr. DeWitt was born at Sully, Ia., and attended Drake University. He enlisted in the navy during the last war and served 18 months on the U.S.S. Pennsylvania with the Atlantic fleet. He joined Travelers as an investigator in the claim department at Des Moines in 1925 and was transferred to the life claim department at the home office in 1927. He was appointed an examiner in 1929 and assistant manager of that department in 1933. In 1937 he went to New York as supervising adjuster in charge of all life, accident group claims in the metropolitan area. He returned to his position as assistant manager of the department in the home office in 1939 and was made secretary of all claim departments in 1943.

Mr. DeWitt has been active in organizations of insurance claim men, serving the Eastern Life Claim Conference as president for 1939-40 and having served as chairman of the executive committee of the International Claim Association in 1942-43 and president in 1943-44.

Mr. Clothier was brought to the home office two years ago after 24 years of service on the adjusting staff of Travelers in various cities. He is a graduate of the law school of the University of South Dakota and was a practicing attorney at Mobridge in that state when he joined Travelers as an investigator at Omaha in 1919. A year later he went to Ponca City, Okla., as adjuster for that state and Texas and in 1923 transferred his headquarters to Oklahoma City. In 1926 he was made adjuster in Chicago and in 1940 manager of the casualty claim department for the Greater New York area.

### Auto Security Laws of 13 States Are Analyzed

The Association of Casualty & Surety Executives has gotten out a chart giving the significant elements of the automobile financial responsibility laws of the 13 states that require security for past accidents. The diagram includes an analysis of the laws of the five states that were enacted this year, they being Illinois, Maryland, Nebraska, Minnesota and Wisconsin. The other states in the list are Indiana, Maine, Massachusetts, (provisions for non-residents), Michigan, New Hampshire, New York, Vermont and Virginia.

The entries indicate whether security for past accidents and/or proof of responsibility in connection with future accidents is required; whether requirements apply to driver alone or to driver and owner; whether the exactions apply regardless of fault; the minimum property damage, if any, that brings the motorist under the law; the licenses affected, that is, whether driver's license of driver and of owner who was not the operator; all registrations of driver who

is not the owner and of owner. There is an analysis of the exemptions and of the provisions as to termination of requirements.

### Chamber Health Section's First Meeting in Chicago

An organization meeting of the new health section of the U. S. Chamber of Commerce was held at the Edgewater Beach Hotel, Chicago, Tuesday with Chairman Rollin M. Clark, Continental Casualty, in charge. The meeting followed immediately that of the Health &

Accident Underwriters Conference, which several of the members of the committee were attending.

H. E. Hilton of the U. S. Chamber insurance department was on from Washington for the meeting. A. L. Kilpatrick, new manager of the chamber's insurance department, was on hand for his first official appearance in his new capacity.

Carl N. Jacobs, Hardware Mutual Casualty, one of the chamber's insurance directors, also was in attendance.

A meeting of the full insurance committee of the chamber will be held in Chicago Oct. 29 just before the meeting

of the American Life Convention.

The group voted to authorize appointment of a subcommittee to investigate the feasibility and advisability of conducting a survey to determine the extent to which private insurance facilities furnish accident and health protection to the public.

Fred C. Bertiaux of Chicago, former assistant western manager of Hanover Fire, has gone to Miami to become active for the next few months with the Fire Companies Adjustment Bureau. He will be engaged in settling storm losses in that area.



## Could it Have Been Built without Insurance?

Boulder Dam, the highest dam in the world . . . contributes immeasurably to development of natural resources in the southwestern section of the nation.

Men and machinery alone might not have ventured so much . . . nor accomplished so much . . . in this vast undertaking, without the protection of insurance to cover possible risks in construction.

Agents of Central Surety, working in every state of the Union, are agents of national progress . . . providing the protection which encourages American industry to go forward constantly to greater achievements.



### CENTRAL SURETY AND INSURANCE CORPORATION

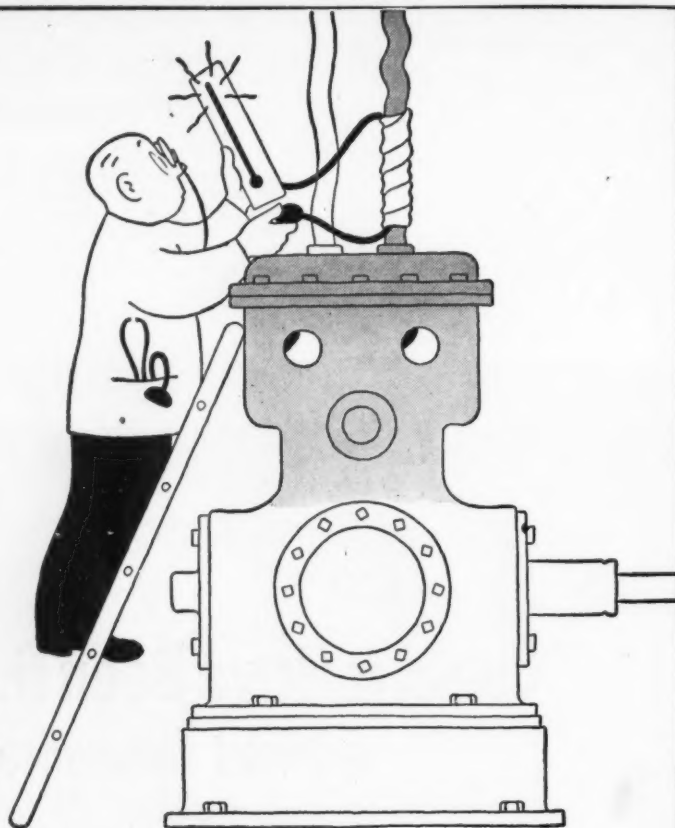
HOME OFFICE KANSAS CITY, MISSOURI

R. E. McGINNIS, President

SAN FRANCISCO

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• NEW YORK



## Who Wouldn't Have High Blood Pressure!

If you have had to work extra tricks through the war years, as many agents have, you can readily understand what's happened to thousands of boilers, compressors, turbines and other power equipment. That's why right now they should be having regular inspections of the kind afforded by Hartford Steam Boiler.

This situation offers two opportunities to the insurance agent. By including Hartford Steam Boiler policies in his sales, he helps his clients maintain the dependability of their power equipment. And he adds to the income of his Agency.

No wide technical knowledge is required. Agents have found that the Special Agent of the Hartford Steam Boiler in their territory will cover the technical angles for them. He can provide expertly whatever help is needed in selling and properly servicing this type of risk.

Hartford Steam Boiler has the largest field staff of specialists in the country (both Special Agents and Inspectors) whose work is solely power-plant protection. This staff draws upon the experience acquired by the Company in seventy-nine years of concentrating on this one specialized insurance line.

Never was the time better for going after the Boiler and Machinery risks in your territory. Your Hartford Steam Boiler Special Agent can help you. Why not get him on the job?



## The Hartford Steam Boiler Inspection and Insurance Company • Hartford, Conn.

For Power-plant Insurance, It Pays to Choose the Leader

## ACCIDENT AND HEALTH

### Future of Aviation Viewed at N. Y.

NEW YORK—Aviation and its future were discussed by R. Leslie Cizek, Parker & Co., aviation insurance specialists, and Capt. Gill Robb Wilson, aeronautics consultant New Jersey department of aviation, at the meeting of the New York City Accident & Health Club. Mr. Cizek, who is a graduate of the Wharton School of Finance and was with Travelers in Philadelphia before joining Parker & Co., traced the growth of aviation insurance from the first world war until the present time. He pointed out how the development of aviation insurance pools has tended to reduce rates and brought about a more unified method of handling aviation risks.

Mr. Wilson gave an informative and forward looking talk on the progress of aviation over the years. He said that the lenient viewpoint of the insurance companies had helped the aviation business by encouraging passenger travel and writing accident insurance for travelers. President Ralph R. Lounsbury, of Bankers National Life, was a guest and Mr. Wilson referred to a remark made to him by Mr. Lounsbury to the effect that he hoped to have a helicopter within a few years. Mr. Wilson predicted that Mr. Lounsbury and many others with similar ambitions would have something far better than a helicopter within 10 years.

The past presidents dinner of the New York Accident & Health Club will be held Oct. 18 at the Drug & Chemical Club and the Christmas party will be Dec. 13 at the New Yorker Hotel.

### R. Wayne Allison Resigns Monarch Chicago Post

R. Wayne Allison has resigned as Chicago general agent for Monarch Life, effective Nov. 1, to accept a new position in the life insurance field to be announced shortly.

Mr. Allison has been Monarch general agent eight years. Prior to that he was engaged in the general insurance business at Glen Ellyn, Ill., Chicago suburb. He graduated from University of Illinois in 1927 and before entering insurance had selling experience in the shoe field.

### Situation as to Group Policies on War Risks

Accident and health companies writing group insurance for large war and defense industries are finding that there is now a rapid decrease in numbers and contracts have had to be revised. Where accident and health insurance was written on the franchise plan, that is, where individual policies were issued, the lapse is not so great because each man has his policy and it is good wherever he goes.

The general feeling is that there should be participation on part of employees since that will make them feel a greater sense of individual responsibility. The trade unions are insisting on an increase in number of days of sick leave. This may have the effect of revising group policies. The trade union pressure is very strong and has to be reckoned with.

### Mueller to Speak in Des Moines

DES MOINES—E. H. Mueller, Milwaukee, managing director of the National Association of Accident & Health Underwriters, will speak before the Des Moines association on Oct. 1.

### Detroit Club Holds Festival

Robert Costigan, president National Association of Health & Accident Underwriters, and H. R. Gordon, managing

director of the Health & Accident Underwriters Conference will be guests of the Detroit Accident & Health Association at its annual fall festival Thursday night. A dinner and an elaborate floor show have been arranged by R. H. MacKinnon, agency director Massachusetts Bonding & H. department, who is entertainment chairman.

### Mulhern Returns to No. Am. L. & C.

Joseph Mulhern, who was a captain in the army air forces, has been discharged and has returned to North American Life & Casualty. Prior to the war he was general agent at Sioux Falls, S. D., and he is now a field supervisor at the home office. He had a distinguished flying record in the war. He was a squadron commander in the 8th air corps based in England.

### Armand Sommer Chicago Speaker

At the first fall meeting of the Chicago Accident & Health Association Thursday, Armand Sommer, Continental Casualty, former president of the Chicago and National associations, is speaking on "Accident and Health Insurance in the Post-War Era."

### Plan Sales Congress

OKLAHOMA CITY—The Oklahoma City Accident & Health Association will hold its annual sales congress in November. An intensive drive for new members will be conducted and an effort made to organize other local associations in the state. The weekly 15-minute radio program will be continued.

### Actuaries to Meet Nov. 16

The Casualty Actuarial Society will hold its annual meeting at the Hotel Biltmore, New York, Nov. 16.

# ANCHOR

# CASUALTY

## COMPANY

ST. PAUL, MINNESOTA

Anchoring Assures Smooth Sailing

AUTO - ACCIDENT  
BURGLARY  
LIABILITY  
PLATE GLASS  
COMPENSATION  
FIDELITY - SURETY

### Wisconsin of 5.9

MILWAUKEE—The Milwaukee Rating Commission has decided to increase the minimum rating for business from \$12.50 to \$20, but from \$25.90 for minimums from \$30 or 200 maximum. A number of changes in law, including burial b

### Seek B

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## COMPENSATION

### Wisconsin Rate Increase of 5.9% Approved

MILWAUKEE — The rating committee of the Wisconsin Compensation Rating & Inspection Bureau has recommended a general increase of 5.9% in compensation rates following passage of a law by the legislature increasing benefits under the act. The recommendation has been approved by Commissioner Duell. The increase in rates is to be effective as of Aug. 21, the date increased benefits are effective, on all outstanding coverage, new and renewal business. Revised benefits retain the minimum limit for temporary disability at \$12.50 and for permanent disability at \$20, but increase the maximum limits from \$21 and \$24.50, respectively, to \$25.90 for both. Maximum weekly payments for death benefit are increased from \$30 to \$37 for the same four-year or 200 weekly payment period, or a maximum total from \$6,000 to \$7,400. A number of other increases and changes also are provided in the revised law, including an increase in maximum burial benefits from \$200 to \$300.

### Seek Big W. C. Increase in S. C.

A preliminary hearing on an application for increased workmen's compensation rates has been held in Columbia. In September, 1944, representatives of the National Bureau of Casualty & Surety Underwriters presented their actuarial figures to Commissioner Murphy to support an over-all increase of 16.2%.

At that time there was sentiment to correct the administration of the compensation act by amending the laws, but the legislature failed to act.

The National Bureau now is asking an increase of 21%, and a formal hearing is to be held in a week or so. The textile industry, most important in the state, has produced a loss experience resulting in a requested increase of approximately 52%.

### Missouri Claims Up 50%

JEFFERSON CITY, MO.—Edgar C. Nelson, chairman Missouri compensation commission, reports a 50% increase in disability claims filed since V-J Day. During the period of high wages workers were reluctant to accept the maximum of \$20 a week disability compensation in lieu of their war wages even though they may have been partially disabled, he said. In addition, many workers probably are filing claims now that they are out of employment. Under the law anyone who has been injured in his work has a year in which to file a claim.

### To Hear Appeal Oct. 11

SEATTLE—The King county superior court on Oct. 11 will hear the appeal of 30 charitable and non-profit agencies from the decision of the Washington department of labor and industries that they come under the monopolistic workmen's compensation act. The agencies had filed application for rehearing of the decision with the joint board of appeals, but this was denied and appeal is now taken to the courts. The case is being watched closely by agents and casualty underwriters as a considerable volume of employer's liability and voluntary compensation premiums is at stake.

### Industrial Commissions to Meet

The International Association of Industrial Accident Boards and Commissions will hold its annual convention at the Robert E. Lee hotel, Winston-Salem, N. C., Nov. 26-29. The meeting will stress post-war compensation problems.

### Michigan Payments Up

LANSING, MICH. — Compensation payments for the fiscal year in Michigan showed an increase of nearly \$2,000,000,

according to the compensation commission. Benefits for the year ending June 30 totaled \$9,020,907, compared with \$7,377,361 for 1943-1944. Cases closed fell from 36,454 in 1943-1944 to 34,696 in 1944-45. Mutuals handled 33% of the reported cases. Self-insurance second 30%, and stock companies 29%.

### Deadline for Examination

LANSING, MICH.—The new law requiring physical examinations for employees whose occupations make them subject to silicosis and other dust diseases is not being generally observed, according to Betty W. Allie, compen-

sation commission chairman. The labor and industry department has fixed Nov. 28 as the deadline for completing such examinations, applicable chiefly to miners, molders, grinders and polishers of stone or metal.

### Oppose Bonds on City Funds

RICHMOND—Banks here do not feel that they should have to put up collateral or depository bonds for protection of city funds deposited with them, and they have so notified the city council. There is a law requiring all banks to put up collateral to protect state funds de-

posited with them, but there is none requiring city deposits to be similarly protected. There is talk that the city may seek to have the law amended so as to give it similar protection.

### Capitalize on Higher Limit

HARTFORD—With the increase in Connecticut's statutory death limit in damage suits from \$15,000 to \$20,000, effective Oct. 1, insurance agencies here are taking full page advertisements in local newspapers, urging motorists and property owners to increase limits on policies now in force.

*"Unforeseen events . . . need not change and shape the course of man's affairs"*



This Maryland advertisement, appearing in national magazines, dramatizes the ability and dependability of Maryland agents and brokers.

## NO PLACE FOR AN AMATEUR

THE SURGEON is master of the situation . . . dependable in an emergency. He is one of those men upon whom other men must rely. Into this category, less dramatically, but no less truly, falls your insurance agent or broker.

The insurance agent, too, must possess special knowledge. He must be thoroughly reliable. Clear-headed. Sound in judgment. Eternally vigilant for the changing conditions and pro-

cedures affecting casualty and surety coverages that protect your home, your possessions, your business.

To be sure of obtaining this high type of agent or broker, this type of service and dependability, call the Maryland representative in your community. Because he knows his business, it's good business for you to know him. Maryland Casualty Company, Baltimore 3, Md.

# THE MARYLAND

MARYLAND ADVERTISEMENTS APPEAR REGULARLY IN TIME-NEWSWEEK—U.S. NEWS—BUSINESS WEEK

# EMPLOYERS REINSURANCE CORPORATION

J. B. ROBERTSON—PRESIDENT

**W**HATEVER we have learned in three decades of providing Reinsurance in the Accident and Health lines is available for the use of the A & H fraternity. Employers Reinsurance contracts in these lines have always been useful and are offered upon that basis of practical value.

**KANSAS CITY**

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# Wetterlund New Conference Chief

## Convention Pattern Differs from That of Former Years

### Valuable Round Table Discussions Are Conducted by Committee Chairmen

The 1945 annual meeting of the Health & Accident Underwriters Conference held this week at the Edgewater Beach Hotel, Chicago, the first postwar insurance meeting of national scope, followed a pattern entirely different from any ever held in the past, but was none the less successful on that account.

President Skoglund in opening the session emphasized that it was a business meeting rather than a convention in the usual sense. He said the difference is that a business meeting gets down to brass tacks at 9 a.m., and a convention at about 9 or 10 in the evening. He carried out this definition by starting all of the sessions promptly at the appointed time, whether the crowd was there or not.

The convention committee, headed by J. W. Scherr, Jr., Inter-Ocean Casualty, had drawn up plans for a full-scale convention earlier in the year and even had some of the speakers selected, but had to throw them all overboard when it was decided that the only meeting that could be held under ODT regulations was one to be attended only by the officers and executive committee.

### Committee Chairmen Leaders

The last-minute relaxation of the convention ban allowed an expansion of the meeting to two days and a program was set up consisting entirely of round table discussions led by chairmen of some of the committees whose work has attracted especial attention this year. Due to the uncertainty which has prevailed and possibly to some extent to travel conditions, the attendance was not quite as large as in some previous years, although it was considered remarkably good under the circumstances.

However that may be, interest was never higher in the round table discussions and the consideration of major problems confronting the business which were taken up at the two executive sessions, one at the close of the session Monday afternoon and the other occupying all of Tuesday morning.

### Discussions of Major Interest

The discussions of major interest were those on special risks, medical insurance, agency management, hospital insurance, franchise insurance, all of which are reviewed elsewhere in this issue.

Charles R. Holton, Great Northern Life, reporting for the taxation committee in the absence of G. J. Cleary, Mutual Benefit Health & Accident, committee chairman, reviewed briefly the most recent decisions on state premium taxes, including those in Indiana, Michigan, South Carolina and Kansas. He said efforts to secure deduction of accident and health premiums from income tax had been continued, but without much definite result thus far. He reported that a digest of insurance tax laws was one of the committee's major accomplishments the past year.

James E. Powell, Provident Life & Accident, chairman aviation committee,

(CONTINUED ON PAGE 33)

## Plan For Writing Impaired Risks Available

### Passed on Without Recommendation Because of Anti-Trust Angle

A plan for writing impaired risks which is intended to make it possible to provide some type of accident and health coverage to every wage earning risk was made available to companies which are members of the Health & Accident Underwriters Conference by action taken at its annual meeting at the Edgewater Beach Hotel in Chicago this week. However, because of the question as to whether it might be construed as a violation of the anti-trust law, the plan simply was dumped in the companies' laps, without any recommendation, to do with it what they please.

It was feared that if the plan were "adopted" or even "recommended" to the companies, it might run afoul of the anti-trust statutes, so the report in which it was outlined was merely "received" and ordered sent on to company members. As a further precaution, it was decided that the gross rates suggested in the report be changed to show merely net claim cost, to which the companies might add whatever loading they wish for expenses of acquisition and administration.

### Special Risks Committee Report

The matter was brought up in the report of the special risks committee of the conference, which has been working on the matter for more than a year, and presented a plan which already has been revised three or four times. The committee was headed by A. D. Anderson, until recently superintendent of the accident and health department of Occidental Life of California, who has just taken over as manager of its Minneapolis branch. He was not able to be present at the meeting and the report was presented by Harold R. Gordon, managing director, and Bill Howland, conference statistician.

It emphasized that the plan proposed is not intended to cover any cases which would be covered with waivers but only for those risks who under the most liberal interpretation of present rules would be regarded as uninsurable. It

would also be used only for risks with physical impairments and not for those who are regarded as uninsurable because of moral hazard or for other reasons, such as not having any income.

Especial attention has been focused on the problem because it is felt that some form of coverage should be provided for returning veterans who may have suffered some physical impairment, and also from the general public relation angle.

One of the most important features is that it provides indemnity for only one month for the condition which would be considered ground for rejection. The experience of companies which have been writing some of this business on an experimental basis is that the persistency is greater than normal in cases where the applicant has experienced a rejection and also that the claim incidence is lower, as the insured is eager to retain the protection and fears that there might be another rejection. As a result, claims usually are submitted only when there is a really serious disability.

### Keep Indemnities to Minimum

The committee urged that indemnities should be kept to the minimum which is consistent with practicability. It suggests that the minimum indemnity offered to any risk shall not exceed 70% of the applicant's average earned income or \$200. Principal sum should not exceed \$100 for each \$10 of monthly indemnity, or in a few cases, such as heart impairments, none at all.

The suggested policy would pay 12 months for accident total disability, with one-half partial for three months; six months for confining illness and one month partial.

### Extra-Hazardous Occupations

The committee says that several companies have asked for a plan of protection for extra-hazardous occupations, particularly those designated in the manual as uninsurable. While the question was not covered in this report, it says that the actuaries of the committee have suggested that such occupations as subaqueous workers, trestle builders, munition plant employees, professional

(CONTINUED ON PAGE 35)

## Rating Legislation Discussed at Annual Meeting in Chicago

### McCord Heads Executive Committee—Map Public Relations Program

#### NEW OFFICERS ELECTED

President—R. J. Wetterlund, Washington National

Chairman Executive Committee—E. A. McCord, Illinois Mutual Casualty.

First Vice-president—W. Franklyn White, Mutual Benefit Life.

Second Vice-president—C. W. McNeill, Union Mutual Life.

Secretary—George W. Young, Interstate Business Men's.

Executive Committee—Frank L. Harrington, Massachusetts Protective; Paul G. Garey, Commercial Casualty; H. P. Skoglund, North American Life & Casualty.

The question of possible accident and health rating legislation was the subject of considerable attention and discussion at the annual meeting of the Health & Accident Underwriters Conference at the Edgewater Beach Hotel in Chicago this week, in connection with the report of the committee on regulatory legislation, headed by V. J. Skutt, Mutual Benefit Health & Accident. The various angles of the situation were explored rather exhaustively, but no definite action was taken, largely because it was felt that it is a matter to be taken up by the all-industry committee and nothing should be done to prejudice any action that it might take.



E. A. McCord

### To Liquidate War Injury Fund

Steps were taken looking to the liquidation of the war injury policy fund. Such action can be taken only by vote of three-fourths of those participating and blanks will be sent out to secure such approval. It has not been decided what disposition will be made of the fund on hand. President Skoglund in his address suggested that 50% of it be turned over to the conference for research or public relations work and when the liquidation is definitely decided upon, some such proposal may be presented to the participating companies.

### One Company Can't Do Job

A resolution was adopted authorizing the executive committee to take up the problem of public relations on a unified basis and report back a definite program. This action followed discussion of the report of C. W. Young, Monarch Life, chairman of the public relations committee, who emphasized, as he has done for a number of years in similar reports, the need for continuous effort as a conference activity, fortified by a definite research policy.

He said that while some companies are doing excellent public work, it is difficult if not impossible for an individual company to do the job for the business.

(CONTINUED ON PAGE 34)



R. J. WETTERLUND  
Washington National  
New Conference President



H. P. SKOGLUND  
North American Life & Casualty  
Retiring President



## Greetings

To the Health and Accident Underwriters Conference in convention assembled: Experience of the past would indicate that your deliberations in this annual meeting, being held in Chicago, September 24-25, 1945, will result in further benefit to the institution of accident and health insurance. The Conference has long since proven its worth to our business, and as a member company we join in extending congratulations and best wishes for your future growth and progress.

**WASHINGTON NATIONAL  
INSURANCE COMPANY**

Evanston, Illinois

## UNITED STATES CASUALTY COMPANY

Casualty



Surety

HOME OFFICE:

60 John Street

New York City

## Skoglund Sounds Militant Plea for Effective Action

**Cites Great Growth  
of Conference Despite  
Confusion of War Years**

A militant plea for effective action—the same sort of direct, united courageous action which has brought victory to American arms on battlefields all over the world—in connection with “the manifold problems that face us in the new—and, we hope, permanent—era of peace ahead of us,” was sounded by H. P. Skoglund, North American Life & Casualty, president of the Health & Accident Underwriters Conference, in his address at the opening of its annual meeting at the Edgewater Beach Hotel in Chicago this week.

In spite of the confusion of the past four years, “when we were all in the woods,” but have now emerged, he declared that the conference has continued to move ahead and that the past year was the most successful in its entire history. The membership increased from 122 to 141, an all-time high in the life of the conference.

### Combined Premiums, Assets

“We now voice a combined representation of companies with a premium income as of Dec. 31, 1944, of \$205,768,491. The year before that the aggregate premium income of all conference companies was \$163,050,764, so you see what happened in 1944-45 is that we took on the additional power and prestige represented by an increase of \$42,717,727 in premium income. Figure it out and you will find that this \$42 million figure actually amounts to an increase of 25% in premium income.

“Assets of the companies represented by the conference now total \$3,195,551,798 as against \$1,548,762,649 at the end of 1943. What this means is that asset dollars of conference companies actually doubled in 1944. Analyzing the premium income of the accident and health business, we find that the members of our conference have written practically 70% of all the individual business.

“During 1944 accident and health and

hospitalization accounted for \$629 million in premium income. The next largest line—compensation—accounted for \$621 million and that included state funds as well. Automobile casualty was third with \$500 million and the others trailed quite a way behind. It is interesting, too, to notice that during 1944, accident and health premiums throughout the country increased 21.5% over 1943 and I think quite significantly that as many as seven life companies established accident and health departments during the year.

“I feel there is a great opportunity for companies now doing life business to supplement their service in the field of individual protection by entering the accident and health business.”

He said there is room for new companies, but said they might not find the going quite so easy in the days ahead. He advocated closer contacts with the hospital service plans and suggested that they might be considered for conference membership, inasmuch as the interests of the two classes are so much alike. That suggestion was not received with especial enthusiasm by some of the speakers in the discussion on hospital insurance later in the session.

### Bar Peddlers and Piddlers

He praised the undertaking of the National Association of Accident & Health Underwriters in establishing a school for accident and health salesmen at Purdue University as “one of the most important single steps ever taken in our business for the establishment of higher professional standards and improved public relations.

“The war years proved that a smaller force of quality underwriters can produce more and better business and I believe the gain that was made in this respect should not be flaunted in this post-war period to have again a great number of ‘peddlers’ or ‘piddlers’ selling our security. They are rather expensive and we should exercise great care in recruiting and should have capable field managers, and carry on training both collectively and individually.

## Breakfast Honors A. L. Kirkpatrick

Just prior to the opening of its annual meeting at the Edgewater Beach Hotel in Chicago Monday, the Health & Accident Underwriters Conference held a press breakfast with 28 in attendance to honor A. L. Kirkpatrick, who has just retired as insurance editor of the Chicago “Journal of Commerce” and is going to Washington, D. C., this week to assume his new post Oct. 1 as manager of the insurance department of the U. S. Chamber of Commerce.

H. P. Skoglund, North American Life & Casualty, president of the conference, who presided, delegated the introduction of the honor guest to W. T. Grant, chairman of Business Men's Assurance, long prominently identified with the U. S. Chamber and its insurance department.

Mr. Grant reviewed his long acquaintance with Mr. Kirkpatrick and the latter's insurance experience, pointing out that a considerable part of it had been actively concerned with accident and health insurance.

Mr. Kirkpatrick responded briefly, recalling the pleasurable contacts he had had with the conference and with accident and health insurance generally and his appreciation of what that branch of the business is doing.

D. J. Wellenkamp, Washington National, chairman of the conference publicity committee, was in charge.

### Economics Society Meeting

A meeting of the executive committee of the Insurance Economics Society was held at the Edgewater Beach Wednesday to take up plans for the annual meeting and other activities of the coming year.



## Present Unity of Insurance Must Be Maintained

**R. L. Hogg Tells Value of Cooperation Brought About by S.E.U.A. Decision**

The value to all classes of insurance of the cooperation which has been virtually forced on them by the S.E.U.A. decision and public law 15 was stressed by Robert L. Hogg, manager and general counsel of the American Life Convention, in addressing the luncheon which closed the annual meeting of the Health & Accident Underwriters Conference in Chicago.



R. L. Hogg

He said that even a year ago the life people thought that this situation was one which primarily affected only the fire and casualty interests and that they could continue to operate in the same old way. At first they were willing to go along with the other classes to develop adequate federal legislation but came to realize that if the business as a whole is to get in the clear before 1948, something must be done. It is necessary to get to the point where it can take advantage of the limited exemption that is offered.

If the necessary state legislation is not secured and the federal government sets up a rating structure in Washington, he predicted that it will not do a piecemeal job, confined to fire and casualty insurance, and probably will take in life and accident and health as well.

Furthermore, there is the danger that an effort may be made to use insurance as a pawn in some economic plan.

He declared that insurance has done a wonderful thing in setting up the all-industry committee and at every one of its meetings something is developed that is vital to all lines. He warned that this unity of interest must be maintained.

"You can't pick off any straggler," he declared, "without snipping at the whole institution of insurance."

He praised very highly the work of the insurance commissioners in this crisis and gave whole-hearted support to their plan for a central organization. He declared that problems which seemed critical 10 years ago had been solved and expressed the belief that those of today will be as well.

Before Mr. Hogg's talk, Paul Clement, Minnesota Commercial Men's, presented a gavel to his fellow townsman, H. P. Skoglund, retiring president of the conference, in a talk in which he lauded Mr. Skoglund's accomplishments, both in his own company and in the conference, interspersed with some artistic "ribbing." A bouquet of roses was presented to Mrs. Skoglund. The new officers and members of the executive committee also were introduced.

J. H. Torrance, Business Men's Assurance, a member of the executive committee, who has not been able to attend conference meetings regularly in recent years because of his health, was welcomed back.

Travel difficulties did not deter C. E. Waller, president Professional Insurance Corporation, Jacksonville, Fla., from being on hand for the meeting.

## Still Serving Its Agents and Policyholders with the Best in Disability Insurance

★ A REPRESENTATIVE AMERICAN INSTITUTION ★

## Accident and Health Insurance

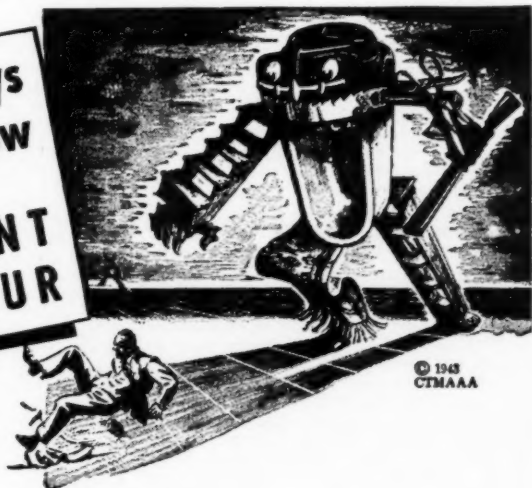
Is the Fastest Growing Line in the Industry

Our portfolio of regular and special policies is complete

Income Protection Exclusively Since 1903

**Inter-Ocean Casualty Company**  
Executive Offices - Cincinnati, Ohio

You're Always in the Shadow of the  
**ACCIDENT SABOTEUR**



Symbol of accident hazards that threaten us all every day, Mr. Accident Saboteur typifies the thousand and one common risks covered by the BROAD personal accident protection that is provided *direct* at cost by membership in this strong old Company.

**THE COMMERCIAL TRAVELERS**

MUTUAL ACCIDENT ASSOCIATION OF AMERICA  
H. E. TREVVETT, Secretary . . . UTICA, NEW YORK

Canadian Office - 213 Laurier Avenue W., Ottawa, Ontario

## EMPIRE LIFE AND ACCIDENT INSURANCE COMPANY

*Legal Reserve Company*

*Home Office: Empire Life Building, Indianapolis, Indiana*

This Company is in its 38th year and is now serving more than 150,000 satisfied policyholders.

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Ordinary Life  
Industrial Life  
Standard Commercial, and  
Weekly Health & Accident policies.

*James M. Drake, President*

## THE TIME INSURANCE COMPANY

Accident, Health and  
Hospital policies that  
talk for you in the field.  
Ask any Time Agent.

**MILWAUKEE WISCONSIN**

## Hospital Insurance Going Line but Can Be Improved

### Suggestions on Underwriting and Production of Business Presented

Some valuable suggestions on underwriting and production of hospital insurance and its relation to the Blue Cross plans were presented in a round table discussion of that subject in charge of I. A. Weaver, Hoosier Casualty, chairman of the conference hospital insurance committee. In opening the discussion Mr. Weaver said that there is considerable difference between hospital insurance and other lines that were being discussed, such as medical insurance and special risks coverage, which are either entirely new or still on an experimental basis. Hospital insurance is already a going business, in profitable operation, and the chief function of his committee is to devise ways and means to keep it that way. There is a certain amount of competition from the Blue Cross plans but Mr. Weaver said that he is pleased to welcome them as allies in the fight against governmental operations.

### Too Much How, When, Why

He referred to the surveys already made by the committee, which show that improvements can be made in hospital coverage. Advocates of governmental plans have stressed the idea that coverage is provided under the policies of private companies only when the disability occurs in a certain way, time and place. He said that there are too many policies now being written that do involve those three questions.

Mr. Weaver said that he is not one of those who believes that every person can be taken care of. It is necessary for government, federal, state or local, to look after indigents or charity cases. The insurance companies are operated for profit and are not charitable institutions.

### Things Companies Should Know

Claim ratios are now low, not because the business is written on a scientific basis, but because of the scarcity of hospital rooms and of doctors. That condition will soon correct itself. There are certain things that the companies should know in connection with their hospital business to make sure that it is being written on a proper basis. There should be a reorganization of statistical work, so as to show definite costs for the various coverages. "Hospital insurance" may now mean entirely different things to different companies. Some provide a flat daily indemnity and others write the business on a reimbursement basis. Surgical and medical care is provided in some policies and not in others. There is no intention to dictate rates, Mr. Weaver said. The committee's sole desire is to get at the actual claim cost, with no loading for acquisition or other operating costs.

### Alport on Underwriting

For the purpose of this discussion, Mr. Weaver said that he had divided the general subject among the members of his committee and asked D. B. Alport, Business Men's Assurance, to take up the underwriting of hospital insurance.

Mr. Alport said his company started writing hospitalization insurance in the group department. It soon received demands for individual policies, but was quite skeptical about writing them at

## Definition of "Franchise" Group Is Questioned

The question of what name should be used to describe accident and health coverage for association groups and whether "franchise" is the best word for it was the chief topic under consideration in the discussion of franchise insurance, led by S.S. Yaudes, Time, chairman of the franchise committee.

George W. Kemper, Fireman's Fund Indemnity, asked whether a better name for it can't be found. He said that in California his company uses "selected group." It was suggested that the word franchise has been used where individual policies are issued.

Harold R. Gordon, conference managing director, said that there really are two types of franchise business, the one that Mr. Kemper referred to as "selected group" and that written on small plants where there are from five to 15 or 25 employees.

Mr. Yaudes said a definition of franchise group was enacted by the last legislature. He spoke of the recent litigation on this subject in Iowa.

William Washburn, Pennsylvania Casualty, said his company ordinarily refers to this business as wholesale, but that is barred in Pennsylvania, so it is called "organizational" there. J. F. Follmann, Jr., manager Bureau of Personal Accident & Health Underwriters, formerly with the Pennsylvania department, was asked to comment on the situation there. He said that several years ago, when life insurance was virtually the only group being written, the Pennsylvania attorney general had held that the use of "wholesale" was a violation of the group law.

W. T. Grant, Business Men's Assurance, asked whether it might not be possible to secure a reversal or reconsideration of that ruling, and Mr. Follmann said it might be worthy of a trial.

first. The coverage was written at first as a supplement to other policies but later individual policies were written. There has been a steady improvement in coverage. The surgical schedule has been revised and modernized, using the charges for appendectomy as a basis. Now all children are written at one rate and payment is made for nurses' services where it is impossible for the insured to get into a hospital.

The selection of risks was at first on the same basis as for regular accident and health business. However, the hospital policy covers but the one contingency. The rates and benefits are small. Now riders are used in many cases where the company would not be quite so generous on regular accident and health policies.

He said that the information which the committee has been securing is very valuable in underwriting as well as in fixing rates. He suggested that it is necessary for underwriters to keep their eyes on the nonprofit organizations and go along with them, to some extent at least.

In that connection, Mr. Weaver declared that the Blue Cross is the main reason for the success of hospital insurance. "When they got to going good, we all got in." He then asked William Washburn, Pennsylvania Casualty, to take up that angle of the discussion.

Mr. Washburn referred to the figures given by President Skoglund regarding the growth of the conference, and said that consideration should be given to the fact that the Blue Cross plan increased their membership in only a few years from 750,000 to 19 million, and expect to have 22 million by the end of the year.

There are now 84 of the Blue Cross plans in 43 states and the District of Columbia and in addition 24 medical care plans with 1,800,000 subscribers operating under Blue Cross auspices.

(CONTINUED ON PAGE 35)

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## ACCIDENT AND HEALTH INSURANCE

AGENTS have the assurance of a complete line of policies with outstanding features to offer every insurable individual and family group.

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AGENTS also have the assurance of a sound and reliable company. For every \$1.00 of liability and reserve the company has \$2.38 of assets.

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Opportunities available for responsible agents in six states: Illinois, Indiana, Missouri, Michigan, Wisconsin and Minnesota.

## 'Unfair' Confinement Clauses Criticised by McCormack

Elimination of "unfair house confinement clauses," especially in policies which are not designated as limited, was urged in a message from Commissioner James M. McCormack of Tennessee, president of the National Association of Insurance Commissioners, conveyed at his request by Nellis P. Parkinson, in-



N. P. Parkinson



J. F. Follmann, Jr.

surance director of Illinois, who is chairman of the commissioners' accident and health committee. Mr. Parkinson emphasized that the problem is one which needs serious consideration.

He expressed his appreciation of the steps which have been taken by the conference for improvement of the accident and health business.

M. E. Holohan, Illinois chief deputy, also was present and was introduced and John Wickstrom represented the Michigan department.

### Greetings from Other Organizations

J. F. Follmann, Jr., who recently became the manager of the Bureau of Personal Accident & Health Underwriters after a number of years with the Pennsylvania department, was attending his first conference meeting and was introduced, as were E. H. Mueller, Milwaukee, managing director National Association of Accident & Health Underwriters, who asked for the cooperation of the companies in lining up the agents of the country as members of the National association; E. H. O'Connor, executive director Insurance Economics Society, who said any enthusiasm for a government compulsory plan is likely to be checked by the fact that it would cost too much, and W. Clark Butterfield, National Casualty, president International Claim Association, who asked for a continuance of the cooperation between the two organizations that has existed for so many years. He referred to the fact that W. T. Grant, Business Men's Assurance, and C. O. Pauley, Great Northern Life, both of whom were occupying front seats, are former presidents of both groups. Mr. Butterfield himself also forms a connecting link between them, as he is chairman of the surgical schedule committee of the conference as well as president of the Claim Association.

### Letter from A. V. Gruhn

A letter was read from A. V. Gruhn, American Mutual Alliance, expressing his regret at being unable to attend and characterizing the conference as a forward-looking group. He praised the work of its representatives on the all-industry committee.

Frank Long, research director Association of Casualty & Surety Executives, spoke of the work of a special committee of that organization on non-occupational disability. He cited the foreword to a new publication of the association, which refers primarily to workmen's compensation insurance but would apply equally well, he said, to accident and health.

"Only through competition among insurance carriers can employers and industrial workers find the best answer to their occupational as well as non-occupational disability insurance needs.

"The employer has a right to freely

# School Bells Are Ringing —

YES . . . school bells are ringing these days for North American Life and Casualty Company's field representatives at our new resident school of insurance at Madison, Wisconsin offering 2-week basic as well as refresher courses in factual information and effective selling technique.

Inaugurated in October last year as an important enlargement upon this company's program of cooperation with its field personnel, agents hail the project as a progressive step in the direction of higher education and professional standards.

Many of them say the new knowledge . . . new skill . . . new enthusiasm will boost their earnings 25% to 50% in 1945 . . . even double them in many cases. New agents find it puts them into business over night with results they could otherwise not hope to achieve in 6 months or even a year.

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Life — Accident — Health — Hospitalization

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## Insurance for Insurance Men!

Policies with particular appeal to select risks paying from \$25.00 to \$50.00 a week. No frills, but just plain Health and Accident protection with Hospital Benefits.

Forty years of successful service to members.

Highest Insurance Digest rating for financial stability and loss paying record.

Write for application.

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MEN'S ASSOCIATION

Paul Clement, Secretary

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choose the type of insurance—whether stock, mutual, self-insurance or state fund—which best suits his individual needs. Insurance carriers claim the right, through competition, to provide him with increasingly better service.

"The worker has a right to ever-increasing safety at his job—ever-increasing chances for complete recovery if he is injured—ever-increasing security while he is out of work. Insurance carriers claim the right, through competition, to provide him with every protection intended by a humanitarian law.

"This progressive quality—this philosophy that what is good enough today must never be good enough tomorrow—is the essence of competitive effort. It is the spirit of American insurance."

W. M. Dewey, president of the Edgewater Beach Hotel, extended greetings to the conference and expressed his pleasure at having it meeting there again.

Compulsory Health Bills  
Still Threat on Coast

George W. Kemper, Fireman's Fund Indemnity, San Francisco, the only Pacific Coast representative in attendance at the conference meeting, considers that the threat of compulsory health insurance is still a very live issue in California. Two committees were named at the last session of the legislature, one from the senate and one from the house, to study this question and report next year. The assembly group has just held its first meeting and is expected to take the lead in formulating recommendations for presentation at the next session of the legislature.

It is felt that it is not likely to be hostile to insurance but there is much more concern over the possibility that Governor Warren may call a special session of the legislature for next January and make another attempt at that time to push through his health insurance program which was unsuccessful at the last regular session.

## Ill. Legislator Attends

W. Russell Arrington, a Chicago lawyer, who is serving his first term in the lower house of the Illinois legislature and is vice-president and general counsel of Combined Mutual Casualty, mingled with the conference group. He took much interest in insurance legislation during the past session of the legislature. He tackled his legislative duties with intense concentration and devoted long hours to that work. He became extremely well posted on many legislative measures and gained a position of real leadership.

Keeps Wheels Moving  
in H. & A. Conference

HAROLD R. GORDON  
Managing Director

Foreign Travel,  
Writing Other  
Races Discussed

The possible elimination of the territorial exclusion in policies, so as to allow more foreign travel without penalizing the policyholder, and extension of coverage to other races than white were among the topics brought up in the report of Paul W. Stade, Lumbermen's Mutual Casualty, chairman of the underwriting committee. The territorial restrictions usually are not found in accident policies, except those of the more limited type, but are very general in health policies.

There will be more demand from those of other races from now on, not only in this country, but with the possible extension of activities to Hawaii, Mexico and South America. Mr. Stade believes that the chief hindrance to such extension is the lack of adequate claim facilities.

In regard to reinstatement of servicemen, the general trend is toward liberality. A brief statement will be required but any benefits enjoyed before entering service should be extended.

## New Jersey Requirement

Some difficulty has been experienced in New Jersey in connection with a requirement that certain questions in the application, notably those in regard to past health, be modified by adding, "to the best of my knowledge and belief." It was pointed out to the New Jersey department that this was superfluous, as the law stipulates that any statements in the application are representations and not warranties. The department has agreed to refer the matter to the attorney general and meanwhile is accepting a rider.

Taking up the question of lifetime indemnity, Mr. Stade said it is a matter for each company to decide whether it feels capable of meeting the reserve requirements based on life expectancy.

He said the business should try to eliminate improper competitive selling; that is, the sale of a policy because of some detail of a purely sales character and without value as intrinsic coverage, and should raise the standard of coverage. Policies which purport to give adequate coverage, but which are so limited that they fail completely in accomplishing the purpose of insurance protection, should be discouraged.

## L. K. Morrison Is Introduced

L. K. Morrison, the new group department manager of North American Life & Casualty, was on hand and was introduced to the conference group by officers of his company. Although North American L. & C. has been engaged in the group business for some time, it has not had an executive with exclusive responsibility in this field. Mr. Morrison was with Travelers for 18 years and recently has been group supervisor with headquarters at Minneapolis.

## McCords Celebrate Anniversary

E. A. McCord, president of Illinois Mutual Casualty and newly elected chairman of the conference executive committee, and Mrs. McCord arrived early for a celebration of their 28th wedding anniversary last Saturday. When he was married Mr. McCord was in service in the first world war as a lieutenant, stationed at Camp Grant.

A. D. Johnson, United of Chicago, led in singing the national anthem at the opening of the first session, with R. J. Wetterlund, Washington National, at the piano.

L. J. Adelman, National Travelers Casualty, perennial sergeant-at-arms of the conference, was reappointed to that post by President Skoglund as the first order of business of the meeting.



## Companies Have Responsibility in Medical Field

Supplementing the two previous reports of his committee, outlining a basis for offering that form of coverage, H. E. Curry, Central Assurance, chairman of the medical insurance committee, said it is the companies' responsibility to be prepared to enter this field aggressively with a worthwhile and adequate service, thus demonstrating the ability of private carriers to serve the needs of the buying public.

He said the matter has been discussed with a number of doctors' groups and that their primary interest is to see the insurance carriers enter that field. In general the doctors themselves are not interested, although action has been taken by some independent groups, notably in Ohio, where it will be hooked up with the Blue Cross. Reference also was made to movements in New Hampshire and Missouri.

### Wisconsin Doctors' Plan

C. O. Pauley, Great Northern Life, said probably the most ambitious cooperative movement was that of the Wisconsin State Medical Society, whose program is to be put up for approval to every company doing business in Wisconsin. W. W. Dagneau, Hardware Mutual Casualty, was called on to give further details of that plan.

T. Loyal Anderson, Federal Life, said a law was passed in Illinois to permit the formation of non-profit medical groups but he hadn't heard of any being started. He expressed the belief that the business can be written advantageously on a group basis but was doubtful about individual policies. S. R. Raewolf, North American Accident, was asked about the results of his company's experiment with medical insurance. He said it is progressing quite comfortably but that there is not yet a full year's experience on which to work.

Mr. Curry said the return of thousands of doctors to civilian life will stimulate interest in medical insurance and that they generally are inclined toward private companies because of their greater efficiency. They feel that it fills the gap above the hospital bill.

A show of hands was asked as to how many companies are now writing medical insurance. It showed about 20 already in that field, while nine others indicated that they are contemplating it.

### Odell Nurses Swollen Hand

B. H. Odell, vice-president of North American Life & Casualty, was nursing a bruised and swollen hand. Just five days previously while hunting from his preserve on Dead Lake, Minn., a Labrador retriever seized Mr. Odell's hand in its jaw and the hand was severely crushed but fortunately it was not badly torn.

## Convention Pattern Differs from That of Former Years

(CONTINUED FROM PAGE 27)

referred to the analysis of special aviation coverages which had been put out by the committee earlier in the year and supplemented it with a description of the enlarged program first launched by Connecticut General Life and later taken up by a number of the bureau companies, covering flying anywhere in the world in a transport plane and anywhere in the United States in a private plane meeting N.C.A.B. requirements and flown by a licensed pilot, but not covering pilots or student pilots.

### Butterfield Propounds Query

W. Clark Butterfield, National Casualty, reporting for the surgical schedule committee, said the committee would like to know how many companies are using the new schedule prepared by his committee and what the experience has been under it, so that the committee can determine whether there is enough interest in the subject for it to go ahead with the task of drawing up a manual. An informal show of hands indicated a dozen or more now using it and several others contemplating such action.

Mr. Butterfield read an inquiry he had received as to whether giving a blood transfusion should be covered under the surgical schedule. He said that under the usual practice it can hardly be regarded as a surgical procedure. The question had been considered by the committee, which decided that it should not be covered.

### Wolverine Eyes A. & H. Field

Although Wolverine of Lansing, Mich., has not yet entered the accident and health field, it has been a member for some time of the Health & Accident Underwriters Conference and at the meeting in Chicago this week Gordon Eason was on hand from the head office as an observer. Wolverine intends to develop an accident and health department at some future time. It was until recently interested exclusively in automobile insurance, but it is now writing general casualty lines.

### "August for Alpaugh"

The "August for Alpaugh" campaign of the Inter-Ocean Casualty honoring W. G. Alpaugh, vice-president and secretary of that company and a former conference president, although staged on a wholly informal basis, resulted in the biggest August production in the company's history and also one of the biggest months of the present year, even though August is traditionally the month when the "summer slump" is supposed to be at its worst.

**45** Years of Service to Clergymen

LIFE — HEALTH — ACCIDENT AND HOSPITAL INSURANCE

The Ministers Life and Casualty Union  
MINNEAPOLIS TORONTO

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## ALL PURPOSE PERSONAL PROTECTION

The Complete Coverage Combination Contract

All Contingencies of Life Covered . . .

Premature Death

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Extremely Liberal First and

Renewal Commissions

O. F. Davis, Secretary

Manager Accident and Health Department

## ILLINOIS BANKERS LIFE ASSURANCE COMPANY

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What accident and health company, operating nationally through high grade representatives who are receiving enviable weekly earnings while establishing large incomes for life, will develop

AN INCREASE OF OVER 100%  
IN PREMIUM VOLUME

in 1945 as compared to 1944?



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W. Clement Stone, President

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A Legal Reserve Life and Accident and Health Insurance Company

HAS OPENINGS FOR MANAGERS  
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AGENCIES

The men selected for these positions will be between 30 and 45 years of age and have records as personal producers of life and accident and health insurance, which will bear close investigation, and have the characteristics necessary to attract agents to work under their direction. These positions offer an attractive financial arrangement. If interested and believe you can qualify for either of these positions, give full details in confidence of your past insurance and other business experience. Address Agency Vice President, care of D-3, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

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Increase in Premium Income in 1944  
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UNITED POLICIES SELL

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Oldest and Largest Company in America Writing Accident and Health Insurance  
Exclusively

District Managers and Representatives

WANTED

Geo. F. Manzelmann, President

A GOOD YEAR TO CONNECT  
WITH A GOOD COMPANY

## Rating Legislation Is Discussed

(CONTINUED FROM PAGE 27)

ness as a whole. No one of them can comprehend or cover the whole field. He recommended the employment of public relations counsel, which also was advocated by some of those participating in the discussion, but no action was taken on that point, the whole matter being put up to the executive committee.

The need for greater fact-finding and research work on the part of the conference also was stressed by Harold R. Gordon, managing director. Many requests for information constantly are being received and the conference should be in a position to supply it if possible. Mr. Gordon also gave quite an exhaustive review of insurance department rulings and similar matters which have come up during the past year.

### Hospital Claim Blank Approved

The conference gave its approval to the new hospital claim blank, already approved by the International Claim Association. This blank, as was the case with the simplified blanks for accident and health claims, which have won such wide approval, was the work of a joint committee of the conference and the Claim Association. George W. Young, Inter-State Business Men's Accident, chairman of the conference claim blanks committee, and R. J. Wetterlund, Washington National, who headed the similar committee of the Claim Association, outlined the changes in the new blank. It is prepared for use in connection with monthly premium and commercial policies. The group writing companies do not have quite the same problems and usually have their own claim forms. Mr. Wetterlund said efforts are now being made to secure the approval of the American Hospital Association.

At an executive committee meeting Sunday afternoon, five companies were admitted to membership in the conference. They are: Atlas Life, Tulsa, Okla.; Carolina Casualty, Burlington, N. C.; Michigan Mutual Liability, Detroit; Secured Casualty, Indianapolis, and Standard Life Association, Lawrence, Kan. Admission of these five companies brings membership of the conference to a new high of 141.

### New President's Career

R. J. Wetterlund, chairman of the executive committee the past year, who was advanced to the presidency, is vice-president and general counsel of Washington National and is also a director and member of the finance committee of that company. He started with Washington National in 1924. He attended the University of Illinois and DePaul University and received his law degree from the latter institution. He has served as a member of the conference executive committee, was first vice-president, legislative chairman and on the joint committee of the conference and bureau which drafted the guide for policy approval and basic policy terminology approved by the insurance commissioners.

### McCord Next in Line

E. A. McCord, who was elected chairman of the executive committee and thus placed in line for the presidency next year, is president of the Illinois Mutual Casualty of Peoria. He has held that post since 1935, when he succeeded his father, the late O. L. McCord. Mr. McCord is an attorney, having been admitted to practice in Illinois in 1916 and in Texas in 1919. He was engaged in the general practice of law at Fort Worth, Tex., for 12 years, specializing in corporation law, a considerable portion of which was representation of insurance companies. He has been a director of Illinois Mutual since 1916 and became active in the organization in 1930 as vice-president in charge of claims, underwriting and investments.

He has been for several years secretary of the conference and has served

as chairman of the convention committee and the home office management committee. He has devoted much time to conference affairs and has always been regarded as one of the hardest and most conscientious workers in the conference ranks.

W. Franklyn White, who was named first vice-president, was long one of the leaders in the accident and health business, serving as chairman of the Bureau of Personal Accident & Health Underwriters when he was at the head of the accident and health department of Royal, Globe and Eagle Indemnity. He is now with Mutual Benefit Life, but since that company has joined the conference, it is possible to press him into service again.



W. F. WHITE

### McNeill's Background

C. W. McNeill, Union Mutual Life, is a fourth generation accident and health man, son of a former conference president, and has himself served as chairman of the agency management committee. George W. Young, secretary, has received especial commendation for his work as chairman of the committee which prepared the new simplified claim blanks put out jointly by the conference and the International Claim Association.

The report of the nominating committee was presented by O. F. Davis, Illinois Bankers Life, chairman. Other members of the committee were James E. Powell, Provident Life & Accident; Watson Powell, American Republic; L. D. Cavanaugh, Federal Life, and Paul Clement, Minnesota Commercial Men's.

### Trevvett Heads Commercial Travelers Federation

The annual meeting of the International Federation of Commercial Travelers Insurance Organizations was held at Chateau Frontenac, Quebec.

These officers were elected: President, H. E. Trevvett, Commercial Travelers Mutual Accident, Utica, N. Y.; vice-president, Frederick A. Nichols, Connecticut Commercial Travelers, New Haven; secretary, John S. Whittemore, Eastern Commercial Travelers, Boston.

The executive committee includes Paul Clement, Minnesota Commercial Men's; Mell W. Hobart, Ministers Life & Casualty Union; Robert A. Cavanaugh, Illinois Commercial Men's; Loring Elliott, Physicians Health; Richard F. Cavanaugh, I.C.M.A., Currie C. Chase, Iowa State Traveling Men's; Theo. C. Abele, Travelers Protective; A. W. Franklin, United Commercial Travelers, and R. E. Pratt, Travelers Health.

### Next Year's Meetings

The meeting place next year will be Jasper National Park, provided travel restrictions are lifted.

Resolutions were adopted commending the manner in which the government has moved so expeditiously to remove the restraints that have circumscribed daily living as well as business life; expressing faith in the course of free enterprise, indicated by the removal of these wartime restraints; urging a continuance of free enterprise in insurance matters and that the insurance needs of the American people be met on a private, competitive basis, rather than on a compulsory, public-controlled basis.

The federation is composed of 14 associations with a combined membership of 750,000, taking in every state in the union.



## Hospital Insurance Going Line

(CONTINUED FROM PAGE 30)

He said the name is a misnomer, however, as they provide only surgical and in some cases obstetrical coverage.

He said the Blue Cross has done a great public relations job. The business owes it a vote of thanks for putting the idea across and should not regard these plans as offering unfair competition. However, he said, conditions are quite different now from what they were when the plans were first started. The original purpose was to increase the utilization of hospital facilities. The fact that they were offering only service contracts was held to obviate the need for invested capital. Now they are making cash payments to non-member hospitals and are writing medical care on a cash indemnity basis. Apparently they don't intend to stop with that, but plan eventually to cover all losses due to disability.

### Who Owns the Surplus?

Last year their premiums were about \$96 million, claims \$73 million and expenses \$12 million, leaving an underwriting profit of \$11 million. Their aggregate surplus, exclusive of unearned premium and claim reserves, is now about \$44 million. There is a question as to whose property this is. They are not organized on a mutual basis, so it is doubtful whether the subscribers could lay claim to it, and it certainly does not belong to the hospitals.

They are definitely in the insurance business and are doing a good job but should be placed on the same basis as other insurers as regards taxation, etc., and should bear their share of supervision cost. Some of the plans have broadened their coverage but have not greatly increased their costs. Their loss ratios are not dissimilar to those in the group field. Where they write individual contracts, they charge more.

### Hospitals Want More Money

He referred to the organization of Ohio Medical Indemnity and the opening of a national enrollment office in New York to write group on a national basis, which will have to be on the cash indemnity plan. Some hospitals are becoming critical of the amount they are receiving from the Blue Cross. When the plans are rolling up a big profit, they feel that they ought to get more.

In regard to President Skoglund's suggestion that the Blue Cross plans be admitted to conference membership, he said that they have a lot in common and they are making an active fight against government encroachment, but they are doing that as a matter of self-interest and he doubts whether conference membership would increase their cooperation in that respect. Mr. Weaver also said that the suggestion was something of a shock to him, but that it might be worth considering.

### Waller Urges Concentration

C. E. Waller, Professional Insurance Corporation, in discussing the production of hospital insurance emphasized very strongly the idea of concentrating on certain localities. He said that this follows somewhat the Blue Cross methods in increasing membership. The more members they have who are satisfied and pleased, the more subscribers they get. However, he said that if enough qualified, educated and properly trained salesmen are available, there is no limit to the total territory that can be covered.

Population should be considered in connection with the number of salesmen to be placed in a particular territory. It would be virtually an impossibility for one man to contact everyone in a city of 25,000 people but if he gets 1,000 pleased policyholders, in a short time he should be able to get everyone to realize the benefits of the protection. Too often a man may have

## Impaired Risk Plan Is Made Available

(CONTINUED FROM PAGE 27)

ball players and many other workers may be offered this plan if desired, at a flat rate of \$10 per year for each \$100 principal sum and \$10 monthly accident and sickness indemnity.

### L'Estrange Gives His Experience

The committee emphasized that the information on which it has acted is extremely meager and urged the most complete exchange of information among companies which may decide to enter this field, with a tabulation of experience by age groups and classifications.

In discussion of the report, G. A. L'Estrange, Wisconsin National Life, said he didn't like any extension of the waiver idea. He said his company has been writing this business at a higher premium on the regular policy form and so far its experience has been excellent. It hopes before long to eliminate riders entirely.

M. W. Hobart, Ministers Casualty Union, a member of the committee, said his company has been able to accept the business on a waiver basis in practically all cases.

### Might Be "Starting Something"

C. O. Pauley, Great Northern Life, was the one who raised the anti-trust question. He said that while he concurred in most of the conclusions of the report, it constitutes a complete departure from the policy of the conference in the past. Except for the war injury policy, which was drafted to meet a specific emergency, it has never drawn up a uniform policy. He was afraid that the conference might be "starting something" by adopting the report, providing for all companies using the same policy and the same rates.

Assuming there is no compulsion and that the action is entirely voluntary, Mr. Hobart asked how the companies would be in violation of the anti-trust law. The question was put up to R. J. Wetterlund, general counsel of Washington National. He said he could see no objection to the adoption of a policy form, but would be very much concerned if rates were adopted. He said a rate might be suggested that the companies could use as a basis, but hoped that when they got through, no two rates would be the same.

George W. Kemper, Fireman's Fund Indemnity, then moved that the report be accepted and made available to members of the conference for their individual action but on Mr. Pauley's suggestion changed "accepted" to "received." The change from gross premium to pure claim cost was made on the suggestion of Loyal Anderson, Federal Life.

a prospect right across the street, but will drive out 25 miles to see another. If a claim arises, he has to do it all over again. If his business is concentrated in a close section, he can give better service to his policyholders and encourage more discussion of the coverage.

As a result of following out this policy, he said his company has more policyholders in some cases in a single community than some others may have in an entire state. It operates only in one state and there are many sections there that have not been worked as yet, simply because he is waiting to get the right man.

He said that in regular accident and health insurance there are only three parties to be considered, the company or agent, the policyholder and the doctor. In hospitalization insurance a fourth element, the hospital, is brought in. Even if the insurer does not deal directly with the hospital, it is very valuable to have its cooperation.

Mr. Waller said that most of the Blue Cross business is written on the franchise plan and that it is desirable to develop such plans where group plans cannot be placed.

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Anniversary  
We Pledge...



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1945

... the continued offering of unexcelled  
Non-Cancellable Accident and Health Protection  
and Participating Life Insurance

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## A GROWING COMPANY in A GROWING BUSINESS

The reasons are many, but the more important ones are:

- \* Accident and Health insurance is rendering service and doing great good for millions of people.
- \* A loyal, hard-working agency organization.
- \* Unexcelled service to policy owners,

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- \* A constant desire on the part of the Company to give whole-hearted cooperation with field representatives.

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Assets in excess of \$13,500,000

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## Experience on Hiring Servicemen Varies

The necessity for retaining the improvement in agency personnel which has been brought about by wartime conditions and the question of how returning servicemen are working out as agents were considered in a round table discussion conducted by Travis T. Wallace, Great American Reserve, chairman of the agency management committee.

Mr. Wallace said a survey made by the committee had shown that agents' earnings the past year were unusually high. This, of course, was due to the unusual conditions of the time. The war and wartime jobs had taken away the marginal agents, those who were not making a living, and left those who were making enough so that the companies could hold them in competition with war industries.

He said the big job facing agency management is to hold the gains thus made. He said the incompetent, marginal agent should be kept out of the business for three reasons: (1) Bad public relations; (2) bad effect on the entire sales force, and (3) their cost to the company or manager. Illustrating the latter point, he said the bottom 25% of his agents write only 8% of the business, but he has to spend half his time on them.

The three remedies he suggested are: (1) Careful selection of agents; (2) efficient training and supervision; (3) prompt elimination of the misfits or unqualified who have crept into an organization.

W. Clement Stone, Combined Mutual Casualty, asked about the use of aptitude tests. Mr. Wallace said he had used them and in his opinion they are as effective in accident and health as in life insurance, although in accident and health personal characteristics perhaps count for more than background.

### Servicemen as Agents

There was considerable diversity of opinion in regard to the experience with servicemen. C. E. Waller, Professional Insurance Corporation, brought up that question, asking Mr. Wallace what the experience had been with them generally, and particularly with those not previously in the business. Out of eight Mr. Wallace had taken on, six had failed quickly but he got two good men. He was asked whether he was financing these men and answered, "Yes."

O. F. Davis, Illinois Bankers Life, said he has seven men, all of whom are making good. Three of them are over

30, one 21 and the other 24 or 25. All but one were recruited by managers and are under close supervision by them.

Another executive told of three servicemen who are making good, one of them having been advanced to manager in six months. One of them previously had been a part-timer in accident and health, one had been a salesman in another line and the third had had no sales experience at all.

### One Is Outstanding Success

S. S. Yaudes, Time, cited the case of one of his agents, 24, formerly in a mechanical line, who was given a medical discharge and advised to get outdoor work. He sold 46 policies in July and 53 or 54 in August. He had had no previous training, but has been taking some training work under the G.I. bill of rights.

T. T. McClintock, Ohio State Life, said his company has taken back some old-timers and it was just like starting all over to get them into production again.

Bert Odell, North American Life & Casualty, emphasized that the important thing in taking on agents, whether servicemen or not, is to be sure that they are qualified.

### Memorial Resolutions Adopted

Memorial resolutions were adopted for these officials of member companies who have died during the past year: Elmer E. Baker, vice-president and superintendent of claims department United Pacific; R. A. Hollister, assistant general counsel Wisconsin National Life; James W. Kinsinger, vice-president and general counsel Midwest Life; George A. MacRae, secretary Boston Casualty; Frank H. Marquis, president National Masonic Provident; Mrs. Charlotte C. Myers, director and auditor of claims National Protective; Charles Novak, vice-president American Hospital-Medical Benefit; Dr. Ernest F. Robinson, medical director Business Men's Assurance, and Col. H. I. Weed, vice-president and general counsel Wisconsin National

Col. E. J. Faulkner, president of Woodmen Accident, who is still in service, stationed in Washington, D. C., secured leave to attend the conference meeting.

Mead Stillman, new general counsel of Wisconsin National Life, was attending his first conference meeting in company with G. A. L'Estrange, vice-president and agency director of that company.

Jarvis Farley, actuary of Massachusetts Indemnity, who was in attendance at the meeting, was released only two weeks ago from his civilian post with the navy department in the submarine operations research division.

## Kentucky Central Life and Accident Insurance Company

Home Office: Anchorage, Kentucky

Liberal and generous treatment of its policyholders together with the most advanced method of conducting its business, has placed the company in a preëminent position as respects financial strength and public confidence.

District Offices in all principal cities of Kentucky, Ohio, Indiana, West Virginia and Pennsylvania

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### Ill. Highway Safety Week Linked to New Law Publicity

(CONTINUED FROM PAGE 21)

educating the responsible drivers of Illinois how they are to be protected by the safety-responsibility law from those often uninsured or from other states who are not financially responsible for any damages they may be held liable.

The questions, to which answers are given in the pamphlet are: What is the new safety-responsibility law. Why was the law adopted? What is meant when reference is made to a "responsible motorist?" What does this new law require me to do if I am involved in an automobile accident? When must I make this report? Must I make a report to the Secretary of State? Must I make the report if the accident was not my fault? Where can I get the report form? Suppose someone else was driving my car, must I still make the report? What happens after I file my report? Suppose I am not exempt from further requirements after filing my accident report? How may I meet the requirement to show my "ability to pay"? Am I required to deposit security if the accident was not my fault? What is the greatest amount I will be required to deposit? If I deposit cash or other security will it be returned to me? Does this new law mean that I must carry liability insurance?

### Wis. Law Aims to Remove Irresponsible Drivers

(CONTINUED FROM PAGE 15)

ident. Such policy must offer protection in the amounts of \$5,000 to \$10,000 for personal injury, and \$1,000 for property damage; or

2. Lacking insurance, the driver can deposit with the department evidence of his financial responsibility to pay the property damage and personal injury resulting from the accident. Such evidence may be in the form of actual cash, or by filing a surety bond or an approved real estate bond; or

3. He may settle the damages with other parties involved, and file a release—signed by the other parties—relieving the driver of any further liability, or

4. Failing to meet one of these conditions, the driver's license and auto registration plates will be suspended, which means he must stop driving.

#### Penalties Are Drastic

"These penalties are drastic, I know," Mr. Talesbury said, "but they are not too severe, considering the results we hope to bring about through the law. We hope to make drivers so conscious of their responsibilities in traffic that accidents will be reduced, lives will be saved, drivers and pedestrians will be protected from injury, and our vehicles will enjoy longer life. When accidents do occur, we want to see that damages resulting from them are compensated. We want to see that financially irresponsible drivers are taken off the road. Agents can be of great help in explaining clearly to your clients the nature of the law, and you will certainly be correct in telling your prospects that an insurance policy is the best protection under it."

#### Gardner, F.B.I. Man, Returns

John C. Gardner, who has been with the F.B.I. since 1942, will return to the Michigan branch office of Fidelity & Deposit in Detroit as special agent.

Miss Jean O. Weber, who for many years was cashier of the F. & D. Michigan branch has been advanced to special representative in the branch.

The redbook of accident and health policy data—1945 Time Saver. \$4 from The National Underwriter.

### N.A.I.A. '46 Midyear to Cincinnati

NEW YORK—Selection of Cincinnati as the host city for the 1946 mid-year meeting of the National Association of Insurance Agents with headquarters at the Netherland Plaza and Gibson Hotels, May 12-15, 1946, and ratification of the program for the Chicago annual convention, announced last week, were among the conclusions reached at the executive committee meeting of the association here.

Distribution of the bank and agent auto plan manual will be made the first week in October, it was announced.

N.A.I.A. had scheduled its 1945 meeting in Cincinnati, but because of the imposition of war time travel restrictions the size of the meeting was greatly curtailed and with the approval of the Cincinnati Board the sessions were shifted to New York. This was done with the understanding that as soon as a full fledged meeting could again be held, Cincinnati would be granted first consideration.

Many questions touching upon current problems in the insurance industry were discussed. Hearty approval was voiced of the work done by President W. Ray Thomas and General Counsel Walter H. Bennett in representing the association on federal legislative matters.

Satisfaction was expressed over the new publishing schedule of the "American Agency Bulletin," which makes possible an earlier delivery to many of the members.

Public Relations Counsel Averell Broughton gave a commentary on current activities, and an encouraging report was given by Oscar H. West at the conclusion of his first year as manager of the Washington office.

An all-time membership high of 20,293 was disclosed by Assistant Secretary George Du R. Fairleigh, reporting for the membership committee. This included a net gain of 2,917 since last September, 1,118 of which resulted from the reaffiliation of the Ohio association, Mr. Fairleigh added.

Publicity Director John G. Mayer advised that the bank and agent auto plan film in addition to the manual, would be available shortly after Oct. 1, and described the distribution plan which had been devised. Forty prints will be allocated among the state association secretaries and managers, each of whom will handle the bookings for showings in his state.

Wallace Rodgers, executive assistant, submitted a study of the membership potential of the association through local and county association development. He presented details on how a next objective of 30,000 members might be attained.

The executive committee voted to lift restrictions on officers and members of the executive committee in attendance at state meetings, and to return to the pre-war plan of providing speakers on request. Following this action, the following speaking engagements were assigned:

Guy T. Warfield, Jr., Vermont association, Rutland, Sept. 25; Hunter Brown, Kentucky, Louisville, Sept. 27; Alvin S. Keys, Illinois, Peoria, Sept. 27-28; Leonard F. Whelan, chairman of the mem-

bership committee, Massachusetts, Springfield, Oct. 17-18; Victor G. Henry, Nebraska, Omaha, Oct. 19; Ralph E. Bach, state national director California association, New Mexico, Albuquerque, Oct. 26-27; and Hunter Brown, South Carolina, Columbia, Nov. 8-9.

Vice-president Brown presided over the sessions attended by President Thomas, W. Loring Ferguson, Alvin S. Keys, Victor Henry, Guy T. Warfield, and William P. Welsh, Pasadena.

Others present were past president Fred A. Moreton, Salt Lake City; Herbert A. Faunce, Atlantic City, member

of the finance committee, and Mr. Bennett.

Maryland Casualty has appointed S. W. Garner assistant treasurer. He was recently discharged from the army after two years active service. Mr. Garner joined Maryland in 1922 as a clerk and was promoted to cashier in 1931. He was made managing accountant in the treasurer's division in 1941.

"Planned Salesmanship" by Cousins, the book for accident and health business-getters. \$3 from The National Underwriter.



The real test of an insurance company is not the number of years it has been in existence, but how it has conducted itself during its lifetime.

The substantial progress we have shown during the past quarter-century has laid a solid foundation for the building of a promising future. The record thus far achieved is an inspiration for constant and expanding efforts to promote further growth and development.

To the invaluable loyalty and support of our agents . . . the confidence and satisfaction of our policyholders . . . and to all others who have contributed to this record, we take this means of paying grateful tribute.



**Specially trained men from our staff available for audits on Motor Cargo Lines, subject to I.C.C. Endorsement B.M.C. 32, to determine financial condition and outstanding claims.**

**Audits and inspections in connection with all types of Inland Marine and Ocean cover.**

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## CHANGES IN CASUALTY FIELD

### Anchor Casualty Promotes Six Executives

ST. PAUL—Anchor Casualty has promoted Archie L. Roach from assistant to the president to vice-president; F. M. Priest, from assistant secretary to vice-president; G. U. Blomholm, from assistant secretary to secretary; John V. O'Hearn from claim supervisor to assistant secretary. T. Parker Lowe was made resident vice-president at Los Angeles. John H. Roe, Jr., production manager of the Anchor agency, was elected vice-president of the agency.

### Hemingway, Mackintosh of Travelers Back from Service

Ira J. Hemingway, Jr., and James F. Mackintosh, who during the last two years have served in the Navy Department and maritime service, respectively, have been released and have returned to positions with the Travelers.

Mr. Hemingway has been appointed assistant casualty manager at Washington, D. C., and Mr. Mackintosh casualty field assistant in the home office branch in Hartford.

#### Careers of Returnees

A licensed amateur radio operator, Mr. Hemingway left the Travelers in 1943 to accept a civilian administrative position with the bureau of ships in the Navy Department. His duties involved distribution of radio, radar and under water sound equipment from manufacturers to navy yards and advance bases as well as other naval activities.

Mr. Mackintosh had been with Travelers more than two years when he entered the maritime service in 1943. He completed his training as purser and pharmacist's mate at Sheepshead Bay with the rank of warrant officer. For more than a year he served with the American Export Lines in the Atlantic and Mediterranean areas aboard the White Falcon. His last ship was the S. S. Examiner and when he was released from service he held the rank of lieutenant (j.g.).

## WANT ADS

#### POSITION WANTED

Fidelity-Surety Underwriter eighteen years experience, desires position with company in independent market. Background includes home office, branch and field work, also possess imagination, enthusiasm and integrity. Address Box D-24, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

#### WANTED

Experienced Surety Man as Assistant Underwriter in Los Angeles. Permanent position with good opportunity for advancement. All replies held strictly confidential. State age, qualifications, previous experience and salary desired. National Automobile and Casualty Insurance Co., 724 South Spring Street, Los Angeles 55, California.

#### WANTED

One Casualty Underwriter and two Special Agents—by Texas Branch Office of prominent eastern company. Address D-20, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

#### WANTED — CASUALTY SPECIAL AGENT — CLAIM MAN

Stock Casualty Company desires experienced Special Agent, also an experienced Claim Man for the State of Kansas. Openings known to our personnel. These are opportunities for advanced men. Please indicate age and experience. Salary open. Address D-25, care The National Underwriter, 175 W. Jackson Blvd., Chicago, Illinois.

### Bristol Named Secretary of American Fidelity

Clark B. Bristol has been elected a secretary of American Fidelity of Montpelier, Vt., controlling interest of which was recently acquired by New Hampshire Fire.



Clark B. Bristol

Mr. Bristol was born at Hartford and graduated from Dartmouth College in 1922. He completed a course in the Aetna Casualty bond school and then became bond special agent at Boston. In 1926 he joined Century Insurance at Boston. In 1940 was promoted to assistant secretary at the home office.

Mr. Bristol will reside at Montpelier. He has a daughter studying in the University of Vermont.

### R. G. Lett Enters Local Agency Field at Salt Lake

Roland G. Lett, who was engaged in insurance company and agency work in Chicago prior to the war, has taken up residence at Salt Lake City and has joined the Tracy local agency to handle casualty matters.

During the war period Mr. Lett was employed by the Pullman Standard Manufacturing Co., Chicago, in connection with the building of army transport planes. He started in the insurance business with Continental Casualty and then for several years was with Ocean Accident, first as automobile and then as bond underwriter and later traveled in the Indiana field. Then he became connected with the Convers Goddard insurance brokerage firm of Chicago which was recently disposed of following the death of Mr. Goddard.

The Tracy agency represents Ocean Accident and hence Mr. Lett is continuing his relationship with that company.

### H. Clay Cox with Shelby Mutual

Shelby Mutual Casualty has appointed H. Clay Cox, Jr. as North Carolina production manager. Mr. Cox was graduated from Wake Forest law school in 1935 and passed the North Carolina state bar examination that year. He was first employed in the law firm of Quinn, Hamrick & Hamrick of Shelby, N. C., and then served in the claim department of Liberty Mutual in Baltimore and High Point, from 1936 until 1943. From that time until his employment with Shelby Mutual Mr. Cox was director of safety and claims for the Carolina Coach Co.

Mr. Cox is a director of the commercial vehicle section of the National Safety Council.

### Anchor Casualty Premiums Up

Production of Anchor Casualty for the first six months increased 21.8% over the same period in 1944. Assets increased from \$4,356,766 as of Dec. 31 to \$4,709,257 on June 30, and policyholders' surplus advanced from \$1,254,316 to \$1,457,029. The regular semi-annual dividend of 30c per share has been declared.

## PERSONALS

Addison C. Posey, vice-president Hartford Accident, who leaves soon for San Francisco where he will succeed Vice-President Joy Lichtenstein about Jan. 1 on the latter's retirement, was the guest of Wilmot Smith, vice-president Aetna Casualty and chairman of the executive committee of the Surety Association of America last week. The full membership of the executive committee was present.

Reuel C. Stratton, who has returned to his position as supervising chemical engineer of the Travelers' engineering and inspection division after more than three years in the army, celebrated his 25th anniversary with the companies Sept. 21 just two years late. As Mr. Stratton was in service at the time, his friends and business associates waited to observe it on his return. During world war I he served overseas and among decorations he received was the Purple Heart. An army reserve officer, he was called to active service in world war II in April, 1942, as a captain in the chemical warfare service. He later was transferred to the safety and security division. When released he held the rank of lieutenant colonel. He has been supervising chemical engineer in the home office for about 17 years. He is a member of the executive committee of the National Safety Council.

Capt. Robert J. Caverly of the army, the son of Vice-president Raymond N. Caverly of Fidelity & Casualty, and Mrs. Caverly, was married to Miss Jane Srill, the daughter of Mr. and Mrs. E. A. Srill of Madison, N. J. Capt. Caverly is in the air transport command and has been overseas for two years. He is on a 30-day leave at present, but will be stationed in Washington following his return to duty.

Lt. Beverly R. Van Buskirk, U. S. N., son-in-law of Claude W. Fairchild, retired general manager of the Association of Casualty & Surety Executives and former Colorado commissioner, has returned to this country after spending more than three years as a prisoner of the Japanese. Lt. Van Buskirk was navigation officer on the submarine "Perch" which was reported missing after the battle of Java Sea in February, 1942. Several months later reports began trickling through via short wave radio which indicated that some of the men on the "Perch" might be alive and prisoners of the Japs. About a year after the "Perch" was reported lost Mrs. Van Buskirk was advised by the Navy department that her husband was a prisoner. Word came from him at irregular intervals but more than a year and a half had passed since his family last had any news of him. He rejoined his family last week. Lt. and Mrs. Van Buskirk were married Dec. 4, 1937. They have one daughter, Judith.

The "Perch" was forced to seek shallow water to make repairs. The Japs discovered the predicament and captured the crew.

Robert H. Butler, assistant manager Pacific department of Hartford Accident is celebrating his 25th service anniversary. He started in 1920 as superintendent of the automobile department, later became special agent and then resident secretary. Mr. Butler has been in the insurance business at San Francisco since 1911, having started as a clerk with New Amsterdam Casualty. Later he was with the brokerage firm of J. B. F. Davis & Son, now a part of Marsh & McLennan-J. B. F. Davis & Son.

## DEATHS

Lyle Sands, 50, vice-president of National Surety in charge of the blanket bond department, died at his home following a lingering illness.

Mr. Sands, a native of Brooklyn, entered the service of National Surety in

### Dismisses Case Against United of Chicago

The minority stockholders' suit brought against United of Chicago and certain of its officers and directors has now been dismissed by order of Circuit Judge Finnegan at Chicago. The judge stated that he was sustaining the motion made by the defendants to dismiss the entire case because he had concluded that he had no jurisdiction to hear such a case, which must be brought, if at all, by the attorney general in behalf of the insurance director.

Judge Finnegan further allowed the plaintiffs 30 days within which to file an amended complaint in order that their record might be in proper condition for an appeal.

#### Based on B.A.R.E. Decision

In his oral opinion, Judge Finnegan said he could not see in what way the case was distinguished from the case of People vs. Miner in which a similar suit against Benefit Association of Railway Employees was thrown out by the Illinois supreme court, and that on the authority of that decision he felt that the present case was improperly brought.

L. C. Murtaugh, attorney for the plaintiffs, told Judge Finnegan that the state officials are thoroughly familiar with the facts that are contained in the plaintiff's brief and that as a matter of fact, much of the material for that brief was obtained from the state but that the attorney general had not taken any step to bring a suit.

George C. Long, Jr., president of Phoenix of Hartford, has been elected a director of Hartford Steam Boiler to fill the vacancy caused by the recent death of Philip B. Gale.

In 1913 in the fidelity department. In World War I he served in the air corps. In 1925 he was put in charge of the bank department of National and in 1931 he was elected vice-president.

Mr. Sands was a charter member, organizer and commander of the Milton Griesbach post of American Legion of Brooklyn.

Mrs. Homer R. Mitchell, wife of the chairman of Employers Casualty and mother of Ben H. Mitchell, secretary of that company, died at Dallas, after an illness of three years.

Mrs. Mary Scott Kemper, widow of Hathaway Kemper, attorney, died Saturday at Wesley Memorial Hospital, Chicago, at the age of 84. She was a native of Mimico, Ont., and a resident of Van Wert, O., until the family home was removed to Chicago in 1921. Services were held Monday at Van Wert in the First Presbyterian Church of which Mrs. Kemper had long been a member.

She is survived by three sons, James S. Kemper, chairman, Hathaway G. Kemper, president, and Mark, treasurer of Lumbermen's Mutual Casualty; nine grandchildren; three great-grandchildren, and two brothers, Alfred F. of Chicago and Dr. Walter H. Scott of Los Angeles.

The offices of L. M. C. throughout the country were closed Monday.

### A. & H. Group to Meet

A meeting of the executive board of the National Association of Accident & Health Underwriters has been called for the La Salle hotel, Chicago, Oct. 20-21.

Directors of the American Institute for Property and Liability Underwriters have adopted a resolution expressing appreciation for the support given their educational programs by the Association of Casualty & Surety Executives.

### Mutual Investment Office

Office investments were treated as motive in National Insurance Commission last week. of Beacon general Elmer Rulph Farm Bureau first session president Mutual A. Robert D. Owners at Interest the present R. W. Va. Stuart & ing current ments will on high gvestments the next f Market W

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## Mutual Group Eyes Investments and Office Procedures

Office methods and procedures, investments and finance, and accounting were treated at a meeting of the automotive and casualty section of the National Association of Mutual Insurance Companies in Chicago two days last week. L. H. Grinstead, manager of Beacon Mutual Indemnity, was in general charge of the program, while Elmer Rule, office manager of the Ohio Farm Bureau companies presided at the first session, A. H. Rust, executive vice-president and treasurer of State Farm Mutual Automobile at the second, and Robert Dodge, accountant of Auto-Owners at the third.

Interest rates will remain at about the present level for some years to come, R. W. Valentine, economist of Halsey, Stuart & Co., Chicago, said in discussing current investment trends. Governments will remain stable, he said. Yields on high grade utility and corporate investments should not change much in the next five years.

### Market Will Dry Up

Undoubtedly there will be a drying up in the new issue market as time goes along, Mr. Valentine believes. The market eventually will stop absorbing new yields at constantly decreasing interest rates. There will be a point below which investment institutions cannot go.

There is a real opportunity for the bank and agents to work together in the automobile financing and insuring field, F. G. Anger, vice-president of the Industrial National Bank of Chicago, asserted. He said his own bank had 2,200 producers out of 8,000 in Cook county cooperating on the bank's plan. He outlined its method of operation.

### Suggested Blank Changes

The recommendation of several company organizations that the annual statement blank be changed in several respects was discussed by Ralph Knudsen, deputy commissioner of Iowa. He said the objectives would be to bring the statements more in line with the general tendency towards simplification of accounting procedures, to make it more readily intelligible to the layman, and to make the blanks for all kinds of insurance operation more uniform. The companies represented at the meeting indicated in general that they very much favored such a change.

The expense classification exhibit, use of which is being made voluntary in all states this year and may be made mandatory next year, has the advantage of enabling companies and others to determine various expense factors by lines of business. Some companies have done this on their own in order to have the information available, but many have not.

### Service Man

The man in service has done little in the last two or three years but adjust himself to new conditions so that business shouldn't worry about the returned veteran in this respect, Col. H. H. Weimer, chief of veterans' employment bureau of Illinois, stated. It is only necessary to give the returned veteran a little time and he will take care of adjusting himself.

Scott Harris, executive vice-president of Joseph Froggatt & Co., discussed "Insurance Tax Accounting"; G. L. Reichert, assistant treasurer of Shelby Mutual Casualty, "Internal Auditing," and Marvin Rusk, Ohio Farm Bureau, "Job Relations Training in the Office." There was a round table discussion on handling requests for information, preparation of policies and allied records, and retention and destruction of old records.

The section will hold its production conference at the Stevens hotel in Chicago two days in the third week of November.

## Atwell, Vogel & Sterling Names Adams in St. Louis

W. N. Adams has been appointed St. Louis manager of Atwell, Vogel & Sterling, audit and engineering firm. His office has supervision over southern Illinois and eastern Missouri.

For five years Mr. Adams was connected with United States Casualty and New Amsterdam Casualty and supervised or directly handled the auditing and engineering matters in connection with extensive war construction and defense manufacturing accounts. He is a graduate of Purdue University and got his first business training in the building materials and construction line in Indianapolis. In 1936 he was appointed director of accident prevention department of Commercial Standard, later becoming manager of the payroll audit and engineering department in the home office of U. S. Casualty and New Amsterdam Casualty. He was at one time connected with Western & Southern Indemnity in Chicago and the Bruce Dodson & Co., and U. S. F. & G. in Kansas City. He has traveled and worked extensively in the midwest, south and southwest and more recently in the east. Mr. Adams is an experienced civil engineer and auditor qualified in the handling of all lines of fire and casualty inspection, safety engineering and payroll and inland marine audits.

Atwell, Vogel & Sterling has a specially trained staff of auditors operating from its branch offices which are located in all principal cities throughout the country.

W. N. Adams



to pay \$7,500 death benefits and \$25 a week for sickness or accident. "Public reaction to such advertising is bad for the whole industry."

### Travelers Wins Safety Award

The National Safety Council has notified Station WTIC of Hartford, radio outlet of Travelers, that it has been awarded first place in the 50,000-watt broadcasting division for distinguished service rendered during the first national farm safety radio contest conducted in July.

A series of dramatic broadcasts based on known hazards of rural life, many of them being on the spot presentations developed by remote control, featured WTIC's contribution of approximately eight hours of broadcast time.

### Chicago-Milwaukee Outing

The Surety Underwriters Association of Chicago held a joint outing with the Milwaukee Surety Association at the Sunset Ridge Club near Chicago, attended by about 75. The affair consisted of golf and other games during the afternoon and a dinner. Ward Hilton, Hartford Accident, president of the Chicago association, appointed a nominating committee to prepare a slate for

## Auto Claims Increase 25% in Virginia

RICHMOND—Virginia agents report an increase of 25% in automobile liability and property damage claims as a result of increase in traffic accidents since gas rationing was lifted. Blowouts, faulty brakes and the tendency of motorists to go joyriding more often than formerly are blamed chiefly. Claims mostly range in amount from \$10 to \$100. There are fully five times more property claims than personal injury ones, agents say.

the November election. Members are Julian S. Neal, Fidelity & Deposit; E. Irving Fiery, Royal Indemnity, and Edmond Madden, Maryland Casualty.

O. V. Ashley, on leave as staff adjuster for Sheffer-Cunningham, Wichita, is in the criminal investigation branch of the army and is stationed at Manila. Lt. (jg) W. A. Hartong of the same firm is reported assigned to a mine sweeper in the south Pacific.

**IT'S EASY TO SPOT THE LEMONS..**



*with the Aid of*  
**PETERSON'S SURVEY SERVICE**

With complete reports on over 20,000 stores in the Detroit area in its survey files, the Peterson Glass Company is assisting underwriters every day in reducing plate glass loss ratios by enabling them to spot risks with bad experience.

Each of the 20,000 reports is a complete record of plate glass replacements made by Peterson Glass Company over a period of years. You are welcome to use this exclusive Peterson Survey Service in reducing your plate glass loss ratio and increasing your underwriting profit.



**PETERSON GLASS CO.**  
2833 JOHN R ST., DETROIT

1886—OVER A HALF CENTURY OF SERVICE—1944

**The North American Accident Insurance Co.**

209 So. LaSalle St., Chicago, Illinois

Oldest and Largest Company in America Writing Accident and Health Insurance Exclusively

District Managers and Representatives WANTED

Geo. F. Monselemann, President

A GOOD YEAR TO CONNECT WITH A GOOD COMPANY

## Rep. Hancock Seeks to Get State Officials' OK of U. S. Bill on Mail Order Cover

WASHINGTON — Rep. Hancock, New York, plans to confer with New York Superintendent Dineen about possible action dealing with insurance companies operating by mail which the Congressman thinks are fraudulent. However, the latter does not contemplate action without the backing of the state commissioners. With that, he says, "we would have the thing in the bag."

Hancock says he has passed on to Dineen a number of insurance advertisements which he thought should be scrutinized, also samples of some of the companies' advertising.

"I think we made a mistake in granting a moratorium to the insurance industry from the federal trade commission act, in the law we passed at last session of Congress," Hancock said in an interview. "I thought so at the time that legislation was pending. However, the insurance people generally thought that if such a moratorium was not granted the federal trade commission might interfere with state regulation of insurance."

### False Advertising

"While I am told FTC has never done anything about insurance, I have talked with its chief counsel, Mr. Kelly, and he has advised me the commission could deal with any kind of false advertising. That was until we passed the moratorium."

"Many insurance advertisements are obviously fraudulent and false on their face," Hancock said. "Most of these, perhaps, are in the health and disability lines, but other lines of insurance are also touched."

"Companies I refer to advertise such as to write insurance on anybody from 1 to 100 years of age, without physical examination, to include the whole family,

# INSURANCE NEWS BY SECTIONS

## MIDDLE WESTERN STATES

### Minnesota Regional Agents Groups Plan Open House

A joint open house meeting of the Southern and Southeastern Minnesota Agents Regional Associations is being planned for Owatonna sometime in November. This will revive open house meetings that the Southern regional held prior to the war.

The Southern regional held a meeting here at which current insurance news was reviewed by Al Haakenson, Austin; recent court decisions affecting insurance were noted by Les Bickford, Owatonna; Ray Ostrander, Albert Lea, discussed the open form, broad form and money and securities policy. George Blomgren, newly-elected executive secretary Minnesota Association of Insurance Agents, was the speaker.

The value of insurance organizations was stressed in a talk by Mr. Blomgren at a meeting of the Southwestern Regional Association at Worthington. E. R. Barton of U. S. F. & G. at Minneapolis spoke on casualty insurance possibilities in a small town and David Templeton, Aetna Casualty, showed sound films dealing with insurance. The next meeting will be Dec. 11 at Worthington.

### Earl O. Johnson Named Walsh Bros. President

Walsh Bros. Co., Inc., of Omaha has elected Earl O. Johnson president to fill the vacancy left by the death of Paul E. Walsh. He was formerly secretary and has been with the organization 29 years. Arthur L. Johnson is secretary and treasurer. M. H. Walsh, Wm. J. Hayes and Thomas F. McCague, of long standing with the company, remain vice-presidents.

Walsh Bros. Co. was established more than 30 years ago. Arrangements were made many years ago and brought up to date periodically, for the corporation to go on under present officers and personnel.

Pacific Fire, Jersey, Merchants Fire of New York and Merchants Indemnity for Iowa and Nebraska, and Bankers & Shippers for Iowa, will be supervised by Arthur L. Johnson and Earl O. Johnson. Arthur L. Johnson will continue to travel the field.

### Distribute Des Moines School Board Coverage

DES MOINES—The Des Moines board of education has recommended that 42% of the insurance carried on its buildings be allocated to the three members of the general insurance committee for "services required." The remaining 58% will be distributed among the other local agencies.

Distribution among members of the general committee will be proportionate to the responsibility falling upon each member as determined by the committee which consists of R. M. Evans, B. C. Hopkins and Nelse Hansen.

The distribution committee will present a plan in October for apportioning the 58%. This committee is composed of Messrs. Evans, Hopkins and Hansen, Phil Jester, Tom Moore and Kenneth May.

The board this fall will renew \$3,729,316 in fire and tornado insurance, a net increase of \$3,500. The total premium will be \$8,646.

### Allen, Helm and Matske Are Neb. Agents Speakers

E. M. Allen, executive vice-president of National Surety, and Harry G. Helm, advertising manager of Glens Falls, have been secured as speakers for the annual convention of the Nebraska Association of Insurance Agents at the Hotel Fontenelle, Omaha, Oct. 19. Mr. Helm will talk on "Practical Public Relations." Another speaker will be Insurance Director Stanley A. Matske of Nebraska. There will be a speaker on the bank and agent auto plan.

### Nine Town Inspections Are Scheduled in Minnesota

Nine inspections have been tentatively set for the fall and winter by the Minnesota Fire Prevention Association, Elwood Harper, secretary, announced. The first was held last week at Moorhead. Others booked are: Virginia Oct. 18, Waseca in November, Cannon Falls in December, St. Cloud in January, Stillwater in February, Winnebago in March, Litchfield in April and Park Rapids in May. The Virginia inspection is being sponsored by the Business & Professional Women's Club of that city. R. E. Vernor, Western Actuarial Bureau, will speak. Emmett Cox, field supervisor of the bureau, conducted inspection schools at Minneapolis and Fargo, N. D., last week.

### Marron Joins Rogers at St. Paul as State Agent

Thomas J. Marron has joined the Frank S. Rogers general agency at St. Paul as state agent.

Mr. Marron for the past eight years has been with Employers Fire, and previously was in the state fire marshal's office.

Carl Ludwig continues as state agent, and Fred O. Hesse as state agent for Wisconsin with head quarters in Milwaukee.

### Gov. Green Issues Proclamation

Designating Oct. 7-13 as fire prevention week in Illinois, Gov. Green has issued a proclamation emphasizing need of great emphasis in fire prevention this year.

The continuing housing shortage and the need for operating factories to give post-war employment were emphasized in the proclamation. The fact that 4,859 dwellings, 2,120 apartments, 420 factories, 1,125 stores, and more than 100 warehouses burned last year and 252 persons lost their lives in fires were cited in the governor's message.

The proclamation itemizes precautions for each citizen to take in fire prevention.

### Quick Heads Mich. Aviation Unit

MUSKEGON, MICH.—Ed Quick, Easton & Quick, who has been reappointed by President Edward R. Moore of the Michigan Association of Insurance Agents as chairman of the aviation insurance study committee, has been designated a director of the Michigan Air Transportation Association, an organization made up of air-minded citizens of the state's 18 largest cities.

### Ohio 1752 Club Meets

The Ohio 1752 Club met at the home office of Central Manufacturers' Mutual at Van Wert. The business meeting was preceded by golf and a dinner at which members were guests of Central Manufacturers. Ernest Cook, vice-

president of Mayflower Mutual, Columbus, won the prize for low gross; Ed Adolph, special agent of Pawtucket Mutual, for low net.

Ted K. Mathers of Auto-Owners, president, said a membership goal of 100 has been set for 1946. The program for the coming year includes plans for a study course leading to examinations for the C.P.C.U. degree by field men.

### Mrs. Fabianke in Full Charge

In connection with the news of the appointment of George W. Blomgren as secretary-treasurer of the Minnesota Association of Insurance Agents, the statement was erroneously made that Mr. Blomgren will also supervise the office of the Minneapolis Underwriters Association as part of his duties. As a matter of fact, the Minneapolis local board office, while occupying joint headquarters with the state association, will be entirely in charge of Mrs. Alice M. Fabianke. She was formerly secretary to Mr. Blomgren while he was manager of the local board. Mr. Blomgren has severed all previous business connections and responsibilities with the local board and his full time will be devoted to the state association.

### Larson Analyzes Wis. Policy

HUSTISFORD, WIS.—Allan H. Larson, Milwaukee, state agent Fireman's Fund, analyzed the new Wisconsin standard fire policy which becomes effective Oct. 1, at the monthly dinner meeting of the Dodge County Insurance Agents Association held here. He mentioned specific provisions of the old policy which are retained and those contained in the new policy, authorized by the 1945 Wisconsin legislature. He also explained that present policies may be used by companies and agents for a period of six months, provided an approved endorsement is attached. R. V. Krueger, Beaver Dam, association president, was chairman.

### Detroit Insurance Exchange Sold

The Insurance Exchange building of Detroit, a seven-story structure which originally was promoted as a building to house fire and casualty branches and agencies, has been sold to the Detroit chapter of the American Red Cross, which will occupy most of it. For many years the management met indifferent success in attempting to lure insurance companies and agents into the building because of its location outside of the heart of the business district. A few such tenants were secured but did not remain long. At the time of its sale, the building did not house an insurance tenant.

### Hendra Returning to Detroit

Tom Hendra, active in the fire and casualty field in Michigan for many years, who has been serving as a civilian aid in the army air forces since April, 1942, will relinquish that post Sept. 28 and plans to return to the insurance field at Detroit. He went there in 1924 as regional superintendent for Ocean Accident and in 1929 entered the local agency field at Kalamazoo. He served from 1931 as Detroit manager for Central West Casualty and its successor, Great Lakes Casualty, and later had charge of fire and casualty production for Dearborn National, with which he was associated until he entered the service.

### Buyers Hear Safety Man

Walter H. Boggs, district engineer of Hartford Accident at St. Louis, discussed industrial accident safety and its importance to management at a meeting of the St. Louis Insured Members Conference of the Associated Industries of Missouri. He said there had been five

stages in the development of the attitude of management towards safety, where everything was surrounded by guards, the horror stage in which management attempted to scare workers into safety, the safety rally stage, the safety committee, and the present or training stage.

### Plan for Prevention Week at K. C.

Plans have been made in Kansas City to observe Fire Prevention Week. The campaign, being sponsored by the chamber of commerce, will feature programs by luncheon clubs and business and organization meetings during the week, radio broadcasts, and other activities. John M. Nuckols, executive secretary of the Insurance Agents Association of Kansas City, is on the speakers' committee. Francis P. Wornall, fire director, is general chairman of activities for the week. The Missouri Inspection Bureau, agents association, and other insurance groups are participating.

### Defer Action on Protection

DES MOINES—The Des Moines city council deferred action on whether fire protection should be continued for plants located outside the city limits that have been engaged in war work. Fire Chief Slade recommended that protection should be discontinued for the Des Moines ordinance plant, which has been closed, and also the Wood brothers threshing company plant, both located outside the city limits. Fire protection was furnished during the war because of the war work engaged in by the plants.

### Act on Auto Financing

HUTCHINSON, KAN.—A discussion of the bank-agent automobile finance plan was held by the Hutchinson Association of Insurance Agents followed by the appointment of a committee of H. W. Davis, Chas. E. Long and W. G. Woelagel to plan a publicity and promotion program after a presentation of the project to the local banks. A fire prevention display was arranged at the Kansas state fair by President A. H. Lewis and Reuban Miller. Copies of the book "Fire Prevention Education" have been ordered for all schools in Hutchinson.

### Roush Acquires Topeka Agency

L. E. Roush, who operates the Mid-West Company general agency, representing the Messerole group, at Topeka, has taken over the Stephenson & Webb local agency there. The local agency will be operated by Mr. Roush's nephew, Robert Kirk, when he returns from service. He is now stationed in Germany.

The Stephenson & Webb agency is an old one, having been organized about 1896.

### Columbus Agency Sold

The Atkinson-Dauksch Agencies of Columbus have purchased the O. M. Heffner agency there. Mr. Heffner has been engaged in the insurance business many years, the agency having been established in 1896.

### Powell Elected in Grand Rapids

GRAND RAPIDS, MICH.—Andrew W. Powell has been elected president of the Grand Rapids Adjusters Association. Other officers are: Vice-president, W. E. Draheim; secretary-treasurer, S. J. Lignell.

### Brogger Is Saginaw President

SAGINAW, MICH.—Anthony F. Brogger has been elected president of the Saginaw Association of Insurance Agents. Other officers are: First vice-president, Harold J. Blanchet, Frost agency; second vice-president, Edwin G.

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Kersten; secretary, Miss Clara A. Laesch (re-elected), and treasurer, J. Maurice Wheeler (re-elected). William S. Baum was renamed director.

### Vien Puts Up Bond

EAST ST. LOUIS, ILL.—Alex S. Vien, Jr., local agent here, has furnished bond of \$21,000 to answer to 21 indictments voted by the St. Clair county grand jury at Belleville, Ill., charging him with embezzlement, forgery and operating a confidence game. R. E. Costello, his attorney, said Mr. Vien would plead not guilty to all of the charges.

### Rodgers in Toledo

TOLEDO—Wallace Rodgers, executive assistant National Association of Insurance Agents, spoke to the Toledo association. An educational conference on insurance problems is planned at the University of Toledo on Nov. 21, sponsored by the state association and the university. Kenneth C. Rowland is in charge.

### Seger Elected in Waterloo

WATERLOO, IA.—D. E. Seger has been named president of the Waterloo Association of Insurance agents, succeeding Harry Dieckman. Others elected were Fred W. Tesmer, vice-president; B. L. Holton, secretary-treasurer; and Steve C. Bronson, executive committee-man.

### Langlade County Agents Elect

ANTIGO, WIS.—Julius E. Guenther was elected president of the Langlade County Association of Insurance Agents at the annual meeting here, succeeding Harold Hugunin. Rudolph Mattes, M. A. Jansen agency, was elected secretary-treasurer, and Walter Cavers, vice-president.

### Youngstown Schools Self-Insure

YOUNGSTOWN, O.—The board of education here, over protests of two of the members, has established a self-insurance fund, taking \$150,000 from the permanent improvement fund and placing it in a replacement fund. Interest from this, about \$1,875 annually, plus

\$5,000 from the general fund, will be added until the insurance backlog is deemed adequate. The permanent improvement fund will be replenished from the general fund. During the last 40 years, Youngstown schools have had a fire loss of about \$4,700. About \$4,000 annually has been paid in premiums.

### Willson Returns to Ft. Wayne

Robert L. Willson has rejoined the Clint Willson agency in Fort Wayne, where he will take over the auto, fire and aviation branches. He was a first lieutenant in the army air corps before being discharged.

### McBride Named in Lansing

LANSING, MICH.—Charles E. McBride, Ammon, McBride & Moore, has been elected president of the Lansing Association of Insurance Agents. Other officers are: Vice-president, DeWitt Hoadley, Dyer-Jenison-Barry, and secretary-treasurer, Harry LaBuda.

### Carter Named Council Chairman

G. W. Carter, president Detroit Insurance Agency and chairman of the conference committee of the state and local agents' association, was elected board chairman of the Detroit Industrial Safety Council at the annual meeting.

### NEWS BRIEFS

H. C. Barrett, Anthony, Kan., agent who headed the department of insurance and taxation of Cessna Aircraft at Wichita has now returned to his agency.

Mrs. Katherine Harte has been installed as president of the Evansville (Ind.) Association of Insurance Women. Vice-president is Mrs. Grace Mathews; secretary, Mrs. Sybil Thornton.

The Minneapolis Insurance Women's Association held its first fall meeting with George Nelson of Wood-Nelson Co. and Glenn Rowell, Fire Underwriters Inspection Bureau, speaking on aviation. The association is continuing its educational program in conjunction with the men's organization. The first course will be on automobile material damage and liability insurance. Florence Durand is chairman.

The Hutchinson, Kan., Association of Insurance Women resumed their monthly dinner meetings this week.

## IN THE SOUTHERN STATES

### N. C. Rating Bureau Taking Shape

RALEIGH, N. C.—Approximately 80 representatives of fire companies operating in North Carolina took preliminary steps at a meeting here to set up a state fire insurance rating bureau as required by an act passed by the 1945 legislature within six months after July 1.

James M. Battle, Raleigh, vice-president Northwestern Mutual Fire, was elected chairman of a temporary governing committee composed of representatives of 12 companies who are to draft a constitution and by-laws. A permanent governing committee will be named at the first annual meeting.

### To Act Soon on Schedule

The bureau is to make rates and regulations for fire, windstorm and theft insurance and a subcommittee to consider a rate schedule is expected soon to be named. The entire setup must be approved by Commissioner Hodges. Of the companies selected for representation on the bureau, two are mutuals, one an insurance exchange and the rest are stock companies. These will act for all companies doing business in the state.

Companies selected for representation on the board are: Atlantic Fire, Southern Fire, Hardware Mutual Fire, Piedmont, American of Newark, Continental, Firemen's, Great American, Hartford, Royal, Northwestern Mutual, Lumbermen's Underwriting Alliance.

### New Insurance Commission in N. C.

RALEIGH, N. C.—A state insurance commission has just been appointed by Governor Cherry under an act of the 1945 legislature to make a study of the various branches of the insurance industry in North Carolina and recommend proposed legislation to the 1947 legislature.

The commission includes four ex-officio members, seven representing the public and nine industry representatives. It replaces a commission appointed by former Governor Broughton, whose recommendations to the 1945 legislature resulted in the passage of a number of new insurance laws.

All but three of the members of the new commission served on the former commission. Dean R. H. Wettach of the University of North Carolina law school, and Dr. Malcolm McDermott of the Duke University law school, both representing the public, were designated as chairman and vice-chairman. Other public members are Brandon P. Hodges, Asheville, state senator; W. Frank Taylor, Rocky Mount, a member of the North Carolina house; Frank P. Spruill, Raleigh; Harry B. Caldwell, Greensboro, and Fred E. Helms, Charlotte.

### Industry Representatives

Industry representatives are: Alex Webb, Raleigh, president of North Carolina Home; Earl Homson, Raleigh; Ernest F. Young, Charlotte, president

North Carolina Association of Insurance Agents; S. G. Otstot, Raleigh, executive secretary of that association; Paul Debuc, Greensboro, vice-president Shelby Casualty; Floyd H. Craft, Greensboro, past president National Association of Mutual Insurance Agents; Frank B. Dilts, Durham, secretary and actuary of Home Security Life; D. E. Buckner, Greensboro, actuary of Jefferson Standard Life, and William H. Gaither, general agent Mutual Benefit Life, Charlotte.

Ex-officio members are: Commissioner Hodges; Attorney General McMullen, State Labor Commissioner Shuford and T. A. Wilson, chairman of the state industrial commission.

### Announce Speakers for Tenn. Agents

NASHVILLE—Four speakers were announced on the program at the annual meeting of the Tennessee Association of Insurance Agents in the Hotel Patten, Chattanooga, Oct. 16-17 by Manager R. T. Cawthon. They are R. G. Osgood, fire secretary, North America; J. C. O'Connor, editor "Fire, Casualty, and Surety Bulletins," Chicago; Elmer Salzman, manager Detroit Association of Insurance Agents, and Commissioner McCormack of Tennessee.

### Auto Dealer Asks Review of Agent's License Ban

NASHVILLE—Charles N. Rolfe, Jr., Nashville automobile dealer, has filed a petition in Davidson county circuit court asking for a review of the decision of Commissioner McCormack that he and other auto dealers of the state could not secure licenses to sell insurance. A date for the court to act on the petition has not been fixed but it is believed the matter will be pressed. It is reported perhaps 75 Tennessee dealers have been refused licenses by McCormack.

Don Smith, executive secretary Tennessee Auto Dealers Association, and the manager of the Nashville office of General Exchange Insurance Corporation, denied the suit is anything more than an action by an individual dealer. Complainant Rolfe is manager of Capitol Chevrolet Co., Nashville's largest G. M. C. products outlet. His attorney is John Hooker, the G.M.C. attorney in Nashville.

### Minor, Lee to Address Tenn. Women's Gathering

Claude D. Minor, president of Virginia Fire & Marine, will be the principal speaker at the banquet Oct. 19 during the annual meeting of the Federation of Tennessee Insurance Women at Knoxville. "The Part Insurance Will Play in the Post-War Program" is Mr. Minor's topic.

John F. Lee, superintendent of the Tennessee Audit Bureau, Nashville, will address the luncheon Oct. 19 on "Possibilities For Women in the Insurance Business."

On Oct. 18 there will be board meetings in the afternoon and evening. On Oct. 19 there will be sessions in the morning and afternoon in addition to the luncheon and banquet. On Oct. 20 there will be a board meeting in the morning with the incoming and outgoing officers, a luncheon and a trip to the Smokies. The Knoxville Association of Insurance Women is host and Margaret Davies is general chairman.

### North Carolina Advisory Group Is Named

RALEIGH, N. C.—Governor Cherry of North Carolina has appointed a seven-man advisory board which will assist Commissioner Hodges in formulating insurance regulations. Members are: W. H. Andrews, Jr., Greensboro manager Jefferson Standard Life and

past president National Association of Life Underwriters, representing life insurance; Thomas F. Southgate, Durham, local agent, representing stock companies; George F. Jones, Charlotte, representing mutual companies, and Edwin Pate, Laurinburg; Ralph Hanes, Winston-Salem, and I. M. Bailey of Raleigh, representing the public.

Mr. Pate as chairman of the senate insurance committee, and sponsored the bill which authorized the state to become self-insurer against fire losses.

### Study Virginia Law Situation

RICHMOND—In cooperation with the Virginia insurance department, Virginia local agents are making a study of Virginia's insurance laws with a view of bringing them into line with the insurance is commerce decision. Whatever is done by Virginia before 1948 must be done at the forthcoming 1946 session of the legislature opening next January as another session will not be held until after the deadline date.

At a conference with agents Commissioner Bowles pointed out that Virginia is much further along than most of the states in conforming with the new federal ruling. Fire and allied companies have operated the Virginia rating bureau since 1928. Rates for auto casualty and workmen's compensation also are supervised under state law. It will probably be necessary to bring inland marine under state supervision, a preliminary study of the problem indicates.

### Treacle Heads Mutual Agents

RICHMOND—At the annual meeting of the Virginia and Washington, D. C. Association of Mutual Insurance Agents here R. A. Treacle, Jr., White Stone, Va., was elected president. O. S. Woodward, Richmond, is the new vice-president, and C. V. Myson, Washington, was renamed secretary-treasurer.

R. P. Franks, executive vice-president Southern Bank & Trust Company, Richmond, urged cooperation between banks and insurance agents in financing and writing insurance on automobiles. There was also a discussion of the retrospective rating of compensation where premiums involve \$1,000 or more.

### Win Course Awards

RICHMOND — Edward Bridgeman, Gibson, Moore & Sutton, made the highest overall scholastic award in the 100-hour insurance course sponsored by the Insurance Exchange of Richmond. M. D. Wornom, Davenport Insurance Corporation, had the next highest academic rating. Miss Myrtle Sctoo, with the same agency, won a special award for excellence in fire insurance. Marvin C. Sours, Fidelity & Casualty, won an award for excellence in casualty insurance.

### Change in Lubbock Claim Unit

The firm formerly known as Ratisseau & Mason of Lubbock, Tex., will now operate as the Kyle Ratisseau Insurance Claims Service.

Alton C. Hall and A. J. Jourde will join the firm as adjusters. Mr. Hall has been claims department manager at Lubbock of Trinity Universal. He will be in charge of the fire department.

Mr. Jourde has been handling claims for 19 years.

A. A. McAllister is in charge of liability and compensation claims.

### Agree on Power Project Cover

AUGUSTA, GA.—The Augusta Board of Fire & Casualty Insurance Agents has voted that all coverage on the \$35,000,000 power project at Clark Hill be written by a member who will receive 50% of the commission, the other half being pro-rated among other members.

### View Auto Finance Plan

AUGUSTA, GA.—Agents and bankers in the Augusta territory met to consider the bank-agent plan to finance automobiles. Lewis B. Gordon, vice-president Citizens & Southern National Bank and

James Dunlap, president Georgia Association of Insurance Agents, spoke.

### Tennessee Agents Honor Lutz

NASHVILLE—The executive committee of the Tennessee Association of Insurance Agents passed a resolution of sympathy on the death late in August of E. R. Lutz, Knoxville, past president of the association. Copies of the resolution were sent Mr. Lutz's family and the Knoxville board.

### McCormack Fire School Speaker

Commissioner McCormack will appear one or more times on the program of the second annual Tennessee State Fire School at Murfreesboro this week. The school is sponsored by the Tennessee Firemen's Association and vocational education department of the Tennessee board of education.

### Children to Distribute Blanks

RICHMOND—In observance of National Fire Prevention Week here serv-

ices of school children will be utilized in distributing pamphlets listing primary causes of fire and survey information blanks. Fay F. Cline, Travelers Fire, is in charge. A number of business places will be inspected through the co-operation of members of the Virginia Field Club. Stuart Ragland is chairman of fire prevention committee of the chamber of commerce.

### South Carolina Muster

The South Carolina Association of Insurance Agents will hold its annual convention at the Jefferson hotel, Columbia, Nov. 8-9. An effort is being made to have supervising officials of several hail writing companies operating in the state attend in order to discuss the hail situation. Thomas B. Miller, Florence, is president.

T. E. Phillips, son of T. Ray Phillips, state agent America Fore, Oklahoma City, has returned home from England, after serving four years with the army air force. He is entering insurance with his brother, T. Ray Phillips, Jr., Oklahoma City local agent.

will have the say how things are to be handled and the agent and broker will benefit.

### Schroeder Named Engineer by Fireman's Fund; Worth Special Agent

Herman J. Schroeder has been appointed southern California engineer for the Fireman's Fund companies. He recently was discharged from the coast guard after 32 months' service. Mr. Schroeder formerly was vice-president of the Eliel & Loeb agency of California—affiliate of Eliel & Loeb of Chicago. He will assist in production of business interruption and special coverages.

Howard F. Worth has been appointed special agent in the Los Angeles office. He formerly was assistant manager of a Los Angeles general agency and prior to that was with the Travelers in Omaha and Los Angeles.

### Los Angeles Courses Resume

LOS ANGELES—The first fall course to be conducted by the Insurance Association of Los Angeles in resumption of the National Association of Insurance Agents courses will start the evening of Oct. 18 in the Fidelity building. The subject will be "Agency Management" and it will cover eight hours with an additional two hours for review and examinations. Discussion leaders will be chosen from among agent members who have had much insurance experience. The course is open to agents, brokers, their employees and company personnel. The casualty courses will follow, probably in November.

### San Francisco Forum Meets

The San Francisco Fire Underwriters Forum has two new problems which are to be studied by special committees, Ben Masters, president, announced at the Forum's first meeting this season. He said the subjects probably would be up for general membership consideration at the next meeting. How the San Francisco department receives and responds to alarms and some methods used in fighting fires were explained by Lieutenant Christian Hays of the department. He told about the new fog nozzles and foam pipes which were improved during the war and which were responsible in extinguishing many fires on American ships.

### Big Enrollment in Classes

LOS ANGELES—Registration for insurance classes now under way at the University of California, extension division, here is much larger than usual and facilities for handling the larger number of students has been increased. It has been necessary to move the general insurance course to the largest class room available. C. P. U. study classes are double in size of those of last year in spite of the fact that only experienced students were accepted.

### Oakes Speaks in Spokane

SPOKANE, WASH.—Clyde C. Oakes, staff adjuster for the Fire Companies' Adjustment Bureau, spoke on claims settlements before the Spokane Insurance Association.

Commissioner Sullivan and R. D. Williams and William Yerkes, his deputies, will visit Spokane, Oct. 3, to conduct preliminary hearings on the proposed insurance code revision. Agents are invited to present suggestions.

### 25th Anniversary Banquet

A banquet is being held at San Francisco Oct. 1 to commemorate the 25th anniversary of the Pacific department of Hardware Mutual and Hardware Indemnity. The guests will include all the San Francisco employees, field men, managers and selected representatives from Los Angeles and Portland.

P. O. Wettleson is San Francisco

manager; J. C. Mulvaney, Los Angeles manager, and Houston Odom is in charge at Portland.

### Some San Francisco Offices Return to 40 Hour Week

SAN FRANCISCO—Some company offices in San Francisco have returned to the 40-hour week and have readjusted salary scales to meet the situation prevailing in which office employees worked 44 hours and received overtime. The fire companies, as a whole, are awaiting action of a committee of the Pacific Board which is seeking to bring about a standard working schedule with the pay problem left more or less to individual companies but with a guide.

Several casualty companies announced new hours and higher base pay schedules. Most of the offices are expected to close Saturdays, leaving skeleton crews to meet emergencies and for immediate service when necessary.

### Small Insurance Offices Under Tax Measure

LOS ANGELES—Smaller insurance agencies and brokers' offices in California now will be compelled to come within provisions of the California unemployment insurance act with the signing of AB 220 by Governor Warren. All offices employing one or more persons must contribute 3% and their employees 1% of their payrolls for unemployment tax. The bill reduced from four to one the number of employees required before a business would be covered by terms of the act and subject to its tax. While the measure became effective as of Sept. 15, 1945, the taxes and benefits are not scheduled to begin until Jan. 1, 1946.

### Plan Prevention Campaign

SEATTLE—Extensive preparations have been completed for a state-wide drive in Washington during National Fire Prevention Week, Oct. 7-13, according to Commissioner Sullivan, who is chairman of the Washington fire prevention committee, sponsored in cooperation with various insurance associations.

### Conner Elected in Walla Walla

The Walla Walla Association of Insurance Agents has elected C. C. Conner president for the new year. Ray Forrest, Lloyd's agency, is vice-president, and Guy E. Mayfield, Kellough & Mayfield, is secretary-treasurer.

### Perk Heads Convention Group

LOS ANGELES—Harry Perk, Jr., Perk Bros., past president of the California Association of Insurance Agents, has been named general chairman of the annual state convention here in November.

### Arizona Agents Meet Nov. 10

The Arizona Association of Insurance Agents will hold its annual convention Nov. 10 at the Hotel Adams, Phoenix. The meeting is again to be limited to a one-day affair.

### Gilbeet to Speak

LOS ANGELES—Manager Al W. Gilbeet of Pacific Board's District "C" will speak before the Southern California Fire Underwriters Association Oct. 1 on "Current Trends in Board Affairs."

### Advisory Board Appointed

Gov. Warren of California has appointed fire chiefs to a newly created advisory board to work with the state fire marshal in development of minimum standards for protection of life and property from fire and panics.

### Issue Joint Auto Policy

W. G. Cannon, manager of the San Francisco branch of Accident & Cas-

## PACIFIC COAST AND MOUNTAIN

### Employment of Veterans Is Urged by Cal. Agents

SAN FRANCISCO—The California Association of Insurance Agents is urging members to "Add a Veteran" to their offices, utilizing the G.I. bill of rights educational provisions to assist in his training.

According to the California department, increasing numbers of veterans returning from service are inquiring the procedure to obtain a license as agent or broker. Many are newcomers to California, who have spent some time or trained in the state and wish to remain. If they desire, they can enter established agencies under federal law and receive financial assistance. The agent employing them, however, also must pay and must be approved as a proper "apprenticeship agency" by the California industrial relations department, division of apprenticeship.

An increasing number of returned and discharged veterans also are seeking to enter employ of companies in San Francisco. Those with previous experience on the whole are being placed quickly.

### Association Is Praised for Work on King County Line

SEATTLE—Highlights of progress made in revamping the insurance program of King county were revealed this week by Arthur S. Morgenstern, who handles the line for the King County Insurance Association which was awarded the line early this year after a stormy controversy. The Municipal League this week commented that justification for handling of county insurance by the association is revealed by the results, and that the county commissioners and the association are to be commended for the good job being done.

Among achievements were reduction of three-year fire premium on the \$5,-

000,000 county-city building at Seattle from \$10,300 to \$8,970 through engineering service; \$180,000 additional insurance on building secured by excluding foundations; discovery that the valuable King county law library was without insurance and it was covered under a valuable papers policy for a three-year premium of \$845; a three-year premium savings of \$254 or 17% reduction on County Tuberculosis hospital through lower fire rates secured by making improvements in risk; 43% premium reduction on Juvenile Court building and additional coverage of \$2,700 secured by excluding foundations and underground piping.

Individual county departments were found to be carrying varying forms of non-ownership automobile liability coverage; some were without protection; and a non-ownership policy written on blanket form was placed. In addition, a blanket liability policy on the county's tax title property, formerly written for an annual premium of \$1,500, was placed for \$868.

### Los Angeles Group Hears Bank-Agent Plan Discussion

The Insurance Association of Los Angeles held its first regular dinner of the fall season with more than 130 members hearing a discussion of the bank-agent auto financing plans. Representatives of Security-First National Bank, Citizens National Trust & Savings Bank, Bank of America National Trust & Savings Association, Union Bank & Trust Co., and California Bank gave the agents and brokers light on the four plans that are proposed.

W. B. Glassick, of Howkins & Glassick, former association president, said if agents and brokers would get back of the program they would recover some of the business that has gone elsewhere. He said at present there is a seller's market, and that it probably will be six months before it becomes a buyer's market, when the car purchaser

## Utah Home Fire Insurance Company

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SALT LAKE CITY, UTAH

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A. B. Knowles & Company, Inc.	175 Jackson Blvd., Chicago, Illinois
Cobb & Stebbins	Gas & Electric Bldg., Denver, Colorado
Heber J. Grant & Company	20½ South Main, Salt Lake City, Utah
Lamping & Company	Colman Bldg., Seattle, Washington
Lamping & Company	Spalding Bldg., Portland, Oregon
Southwestern General Agency	Title & Trust Bldg., Phoenix, Arizona

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## NEWS

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## Hartford

HART ford Col the sixth the reor time pro rious ad to contin program During



ualty, announced his company has started writing a joint automobile policy with Birmingham Fire.

## NEWS BRIEFS

**Lieut. Lawrence Stevens**, son of Jay W. Stevens, assistant manager of the National Board in San Francisco, has been appointed public defender of Long Beach where he practiced law before going into active service. Lt. Stevens was in Georgia and unaware of the appointment. The city council petitioned the navy to release Lt. Stevens. He wears the bronze star, and 14 battle stars, and has two citations. He was deck flight officer on the carrier "Enterprise" during practically all its Pacific fighting. His brother, "Wes" Stevens, is special agent for Royal-

Liverpool group in southern California. **Harold Dorden**, superintendent of engineering for Continental Casualty, has been visiting California on business. En route to the Coast he addressed a meeting of the Utah-Nevada Safety Society in Salt Lake City.

**Frank Salisbury**, manager of the Kolob Company, Salt Lake City general agency, was a visitor in San Francisco. He accompanied his son, a member of the army air forces, back to his base at Lemoore, Cal.

The **Los Angeles Insurance Men's Bowling League** started its 1945-1946 season this week with 12 teams. S. M. Kabatek, Employers group, is president.

**Oregon** has licensed Seaboard of Baltimore, Centennial and Atlantic Mutual.

## EASTERN STATES ACTIVITIES

### Plans Perfected for N. J. Agents Meeting Oct. 5

**TRENTON**—The annual meeting of the New Jersey Association of Insurance Agents, which will be held here Oct. 5 at the Stacy-Trent Hotel, will open with an executive session for association members only. This will begin at 10 o'clock. Registration is scheduled for 9 a. m. The executive session will include the reports of the president, the treasurer, the public relations committee, administration fund committee and finance committee; election of officers, executive committee and county vice-president; other committee reports and unfinished business.

Luncheon will be served at 1 o'clock in the ballroom. Guests will be introduced, including Commissioner Carey and L. A. Watson, head of the Fire Insurance Rating Organization of New Jersey. The new officers will be installed, and following a brief talk by the incoming president there will be the award of the W. J. Wilson memorial cup to the local or county board in New Jersey rendering the most outstanding service to the American Agency system during the past year.

At 3 o'clock there will be a showing of the motion picture on the bank and agent automobile plan prepared by Aetna Casualty and released through the National Association of Insurance Agents. This will be followed by a question and answer period. Adjournment will be at 4:30.

**Charles Frankenbach** of Westfield, chairman of the executive committee, is expected to succeed H. L. Brooks, Newark, as president.

### Fodell F.C.A.B. Pittsburgh Chief

**Frank V. Fodell** has been appointed Pittsburgh manager of Fire Companies Adjustment Bureau, taking the place of R. E. Cadigan, who will now concentrate on handling the more important losses in the Pittsburgh, Altoona, Du Bois and Erie offices.

Mr. Fodell was with North British & Mercantile from 1907 until 1931 except while serving in the army in the first war. In the latter year he went with General Adjustment Bureau of Pittsburgh and has been a staff adjuster for that bureau and F.C.A.B. since that time.

Mr. Cadigan joined General Adjustment Bureau in 1912 and from 1919 to 1921 was in the field for Crum & Forster. He returned to General Adjustment Bureau and since 1941 has been manager and district supervisor of F.C.A.B.

### Hartford College Program

**HARTFORD**—On Oct. 1 the Hartford College of Insurance will commence the sixth year of operation. Pending the reorganization of its normal peacetime program, the members of the various advisory committees have decided to continue with the present streamlined program.

During the fall semester, the following

courses will be offered:

Insurance law, John Faude; fire insurance fundamentals, and intermediate fire insurance, Joseph Dann; casualty insurance principles and practices, advanced casualty problems, C.P.C.U. principles and practices, L. Ray Ringer; chartered Life Underwriter, (to be announced); fundamentals of claim investigation, William Humphreys.

In February, two additional courses will be offered—one in inland marine, and preparation for examinations 1, 2, 3 and 4 of the L.O.M.A. Institute.

Laurence J. Ackerman is acting dean.

### Day & Munro at 75-Year Mark

The Day & Munro Co., local agency of Syracuse, is observing its 75th anniversary. The business was founded by Thomas F. Truair and in 1904 Warren E. Day, who had been in the local agency field four years, joined the agency. He purchased control of the business in 1909 and has been its active head since that time. In 1937 Thomas H. Munro, Jr., became affiliated with the agency and later acquired a full partnership.

### Union County Outing Oct. 2

**NEWARK**—The Union County Association of Insurance Agents will hold its annual meeting and outing at the Colonia County Club, Colonia, N. J., on Oct. 2.

### Want Vt. Bureau Divided

At a meeting of the Vermont Association of Life Underwriters at Rutland, a committee was named to prepare a bill for separating the insurance and banking departments of the state.

## NEWS BRIEFS

**Warner Reciprocal Insurers** and **Washington County Fire, Pa.**, have been licensed in New Jersey.

The **Insurance Square Club of New Jersey** will hold a dinner-meeting in Newark on Oct. 8.

**Arthur T. Riedel, Inc.**, Newark, has been presented with a 25th anniversary scroll by American of Newark.

**Lt. George L. Hampton**, Phoenix of Hartford state agent in Kansas, has been tied up for about six weeks while his ship the U. S. S. Rockaway has been undergoing repairs in the Boston Naval Yards.

## MARINE INSURANCE NEWS

### Caine and Sauter Named by Security of New Haven

The Security of New Haven companies have appointed W. Archie Caine, marine superintendent at the head office, and Rudolph M. Sauter, assistant manager in the western marine department at Chicago.

Mr. Caine joined the companies in 1939 and prior to that was affiliated with Appleton & Cox in New York. Mr. Sauter has had considerable experience in the inland marine field throughout the middle west. He formerly was with Pearl.

### Reaffirms Floor Plan Ruling

The committee on interpretation and complaint has reaffirmed its ruling of April 10, 1942, barring the insuring under a marine form of property of dealers financed under a floor plan arrangement. The committee decided to reaffirm this position because it has received numerous inquiries lately as to the eligibility of property in possession of dealers under the floor plan for inland marine coverage.

The 1942 ruling declared that the transactions involved constitute a loan of money and are not installment sales.

### Burttschell with Layton Co.

Thomas Burttschell, who has been with the Houston office of Marine Office of America 3½ years, has joined the D. O. Layton Company agency at Houston. Mr. Burttschell before going with Marine Office was for six years associated with his father in the local agency of Meyer & Burttschell at San Antonio. He is a law school graduate.

### Sept. Harbor Losses in Chicago Cause Concern

Representatives of a number of the leading yacht insurers in Chicago held an informal conference to discuss what measures, if any, might be taken to reduce the number of losses that have been occurring regularly during September in recent years in Chicago harbors due to boats breaking loose from or dragging their moorings.

This meeting was prompted by losses that occurred at Belmont Harbor the evening of Sept. 13 during an easterly storm. The schooner Bagheera, insured by Atlantic Mutual, was driven on to a concrete wall and suffered damage estimated at about \$7,000 and caused considerable damage to other boats. Also the Week Ender sloop "Albatross" was driven on to the beach with loss of at least \$1,000.

Usually the trouble is at the Grant Park harbor as Belmont offers better protection. These losses generally occur during September, which is usually a month of high winds, and also towards the end of the season mooring gear is often weathered. The boats are permitted to stay in the water under the insurance terms until Nov. 1.

These losses involve a good deal of maneuvering between various insurance companies when the insurers of innocent boats seek to recover from insurers of boats that have broken loose or have dragged their moorings.

In the Grant Park harbor the boats are assigned mooring places by the coast guard and supply their own mooring gear whereas in the other harbors the moorings are put down by the park board and the boat owners rent mooring privileges for the season.

## MOTOR INSURANCE NEWS

### Auto Theft Losses Show Upward Trend

**NEW YORK**—There has been a marked upturn in the number of stolen automobiles in large metropolitan areas in the last 2½ months. New York City, Newark, and Buffalo seem to be the eastern centers for these activities. Most of the thefts have resulted in total losses.

There has also been an increase in stealing of car parts, particularly radiator grilles which are extremely hard to get and thieves find a ready market for them. Cars are found stripped of every removable part.

Automobile men assume that the increase in thefts is due to the crime wave that seems to follow a war period. Unfortunately some of the robbers who have been apprehended are found to be ex-service men. The motive frequently seems to be a desire simply to take a trip. Perhaps the lifting of gasoline restrictions may have had an effect. A man might act on an impulse to steal a car and drive to a city a thousand miles away. Knowing he could buy gas freely, whereas he might be inhibited by the prospect of having to get fuel in the black market.

The increase in car thefts is by no


means alarming as yet and automobile insurers are not apprehensive on this score.

A greater fear is that when new cars become plentiful and the prices of used autos hit the skids there may be a big increase in moral hazard losses. For instance a man who buys a used car today for \$1,000 or more and finds in a year or so that his investment has depreciated \$700 or \$800 might be tempted to sell out to an insurance company, particularly if he had a stipulated amount policy. Many motorists insured for a stipulated amount have the notion that the basis of the loss adjustment is the same basis on which they pay premiums.

### American Auto Gets Out Bank-Agent Ammunition

American Automobile has prepared a kit for the use of agents in promoting the bank and agent automobile plan. It includes two blotters, one reading "When you are ready to buy a new car, just let us know. We can transfer your present insurance and arrange the financing for you all at the same time." "It is good business," the other reads, "to finance your next car through your local bank. We can arrange such financing and write the insurance all at the same time."


Then there is a folder which the re-



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"As long as your present automobile is protected by a policy through this agency, your new car is already insured," the pamphlet points out. Then there is a statement that the agent has available a simple budget plan with the cooperation of local banks.

## CANADIAN

### Ask Ontario Agents Attend Convention by Auto

To comply with requirements of the Canadian government as to air, bus and rail transportation, all members of the Ontario Insurance Agents Association have been requested to use their automobiles in going to the 25th annual convention, which will be held in Toronto Oct. 11-12. This will leave the association's quota of rail travel to delegates of local associations and members from distant points.

There will be discussion of agents' qualification in the province, and also of problems in the personal property floater business. Agents will be told of developments leading up to formation of the new Canadian Inland Underwriters Conference. Two speakers are E. P. Taylor, prominent Canadian businessman, and Rev. J. D. Parks, both of Toronto.

Instead of bringing forward resolutions in the meeting, these are to be in the hands of the secretary at least a week before the meeting. Hotel ac-

commodations are somewhat uncertain for late arrivals.

### Ontario Requires Exams for Agents License Oct. 1

TORONTO—All new applicants for other-than-life agents licenses in Ontario will have to qualify after Oct. 1 by passing an examination on A. & H., auto, burglary, fidelity, fire, inland marine, inland transportation, public liability and plate glass.

According to F. W. Spencer, the examinations are to be conducted at 32 points in Ontario where presiding examiners have been appointed. With the exception of northern Ontario, an applicant would have to drive no more than 25 miles to take the examination. After Oct. 1 there will be no other way for a new applicant to obtain a license but through the written test. If the applicant should fail he will be given an opportunity of writing another examination at a later date.

It is hoped the Ontario educational program will provide the basis for any future schemes in the province. The Toronto Insurance Institute, Mr. Spencer said, is working on a scheme of mail-order education and he said the Ontario Insurance Agents Association is interested in the subject of agents' qualification.

No fees will be charged new applicants for the examination. Costs will be embodied in the license fees. Examinations must be written anywhere from 15 to 30 days following application for license.

Mr. Spencer said an upward trend is in evidence in the number of fire and casualty agents in the field. The war's low was 5,000 licenses issued during

1942. In 1944 this advanced to 5,100 and in the licensing year ending with Sept. 30, 1945, this rose to 5,500.

### Education for Veterans

The Toronto Insurance Institute has started a special educational course for insurance men who have returned from overseas. A preliminary course in fire and casualty fundamentals is being provided, as well as a series of refresher courses. For those who cannot attend the lectures, correspondence courses will be made available. A movement is afoot to make the program a Dominion-wide one, with the aid of other insurance institutes.

### Canadian Losses Doubled

TORONTO—Canadian fire losses during August totaled \$8,202,725, more than double the \$4,346,550 total a year ago. Losses for the first eight months totaled \$37,295,212, compared with \$26,154,200 in 1944, almost a 50% increase. Saskatchewan losses in August shot up from \$239,000 in 1944 to \$3,142,500 in 1945.

Canada's war industrial transit insurance plan or share the car program comes to an end on Sept. 30.

### West Virginia Agents Hold Successful Session

(CONTINUED FROM PAGE 2)

out that the state had been segmented economically and socially by geography and topography he stated that intrastate air travel would be helpful in making the citizens state conscious.

After the luncheon, an open session was held at which time Mr. Watts' discussion was heard following which an open discussion was held and Harlan Justice, deputy insurance commissioner, was asked to clarify the departmental regulation on state owned automobiles, in the discussion following Mr. Watts' talk.

T. C. Colihan, Charleston, reported for the legislative committee and described

vision, the lowest of any state. He suggested that the association and agents insist on sufficient appropriations by the legislature for proper supervision and protection of policyholders.

Commenting on the threat of federal regulation, Mr. Bell said that he thinks the companies will have to change their procedure and show a more cooperative spirit with agents locally and nationally. There has been little cooperation with agents shown by the companies, he asserted. The latter have depended largely on commissioners to pull them out of trouble, yet the average term of office of commissioners is 2½ years. This procedure has not proved successful, he said.

### New Committee Set-up of N.A.I.C. Given

(CONTINUED FROM PAGE 2)

Wilson, vice chairman; Hall, Texas; Knowlton; Murphy; Mueller; Johnson.

Group hospitalization and medical services: Farish, chairman; Rummage, vice chairman; Pearson, Indiana; Wilson; Swain; Whitten; Matzke, Nebraska.

Interstate rating and irregular underwriting practices: Forbes, chairman; White, vice chairman; Sullivan; Garrison; Dineen; Bowles; Scheufler.

Multiple coverage, industry: John A. Diemand, North America, chairman; Arthur Lafrentz, American Surety; S. Bruce Black, Liberty Mutual; William H. La-Boyetaux, Johnson & Higgins; J. Arthur Nelson, New Amsterdam Casualty; William D. Winter, Atlantic Mutual; William D. O'Gorman, Newark; Kenneth Bell, Chase National Bank.

Commissioners: Harrington, chairman; Ensor, Allyn.

Rates and rating organizations: Harrington, chairman; Dineen, Johnson, McCormack, Scheufler, Larson.

### Truck Exchange Is Awarded State of Washington Line

SEATTLE—The Truck Insurance Exchange, an affiliate of Farmers Automobile Inter-Insurance Exchange, Los Angeles, was awarded the bodily injury and property damage insurance on the Washington state automotive equipment fleet. F. A. Pokswin, supervisor of purchasing, said the exchange's bid was \$14,656. The annual policy is subject to audit.

There were only two other bidders, National Automobile & Casualty \$17,919 and General Casualty \$19,223. It is no secret that experience has not been good on the line, and most of the carriers appeared "gun shy." With the end of the gasoline rationing, many underwriters anticipate a heavy increase in accident frequency.

### About 2,750 Units in Field

Limit of liability is \$10/\$20,000 B.I. and \$5,000 P.D. There are about 700 passenger cars, 1,300 trucks and commercial vehicles, 259 pieces of special power-driven equipment and 501 trailers and trailer-type units.

Pacific Indemnity had the line last year, but did not bid on renewal.

### Survey of Employees in Service

Of the home and branch office employees of Travelers who entered service in the United States and Canada 39% were commissioned as officers, according to a survey completed in September. The total number who wore the uniform of the army, navy, marine corps, WACs, WAVES and SPARS was 1,924 and the number who received commissions was 751. A similar survey of the 2,039 agents of Travelers who were in the service has not been completed but returns so far indicate that a similar percentage received commissions.

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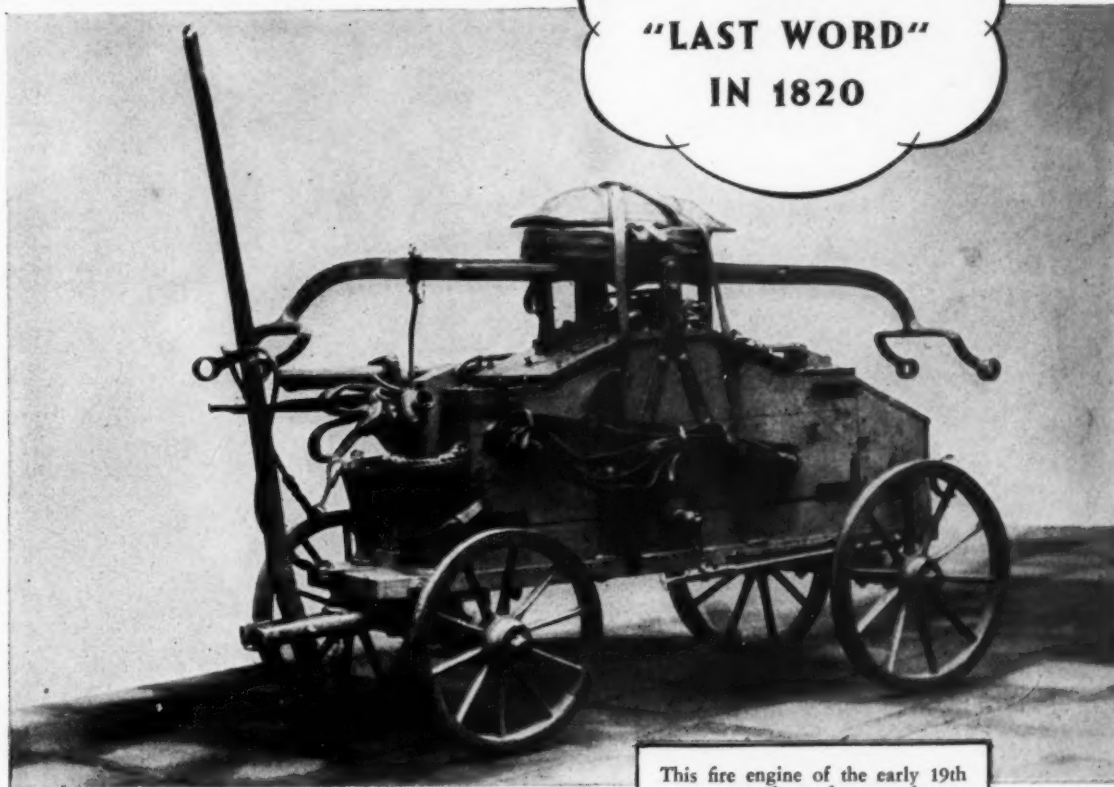
the causes of the defeat of the association-sponsored agents' qualification bill in the last legislature. Stressing the need for such a bill, Mr. Colihan stated that a larger membership was needed to exert more influence. There followed reports of the auditing committee and the resolutions committee which eulogized past President Ray Evans of Bluefield, who died during the summer.

### Frank R. Bell Talks

A larger appropriation than \$15,000 for supervising insurance in West Virginia was urged by Frank R. Bell, state national director. Mr. Bell, president of Patterson, Bell & Crane Co., Charleston, pointed out that the state spends 1.49% of insurance taxes collected on super-



THE  
"LAST WORD"  
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This fire engine of the early 19th century was horse-drawn and man-powered. A far cry from the streamlined, fully mechanized equipment of today.

Is the insurance coverage of your clients the "Last Word" Today?

Through many years National Fire Group Companies have made it their business to keep abreast of conditions . . . and to help agents render the LAST WORD in service to their communities.

The National Fire Group Companies have grown through this principle of modern SERVICE—service to agent and insured. The agents have grown with them.

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TRANSCONTINENTAL INSURANCE COMPANY

UNITED NATIONAL INDEMNITY COMPANY

EXECUTIVE AND ADMINISTRATIVE OFFICE, HARTFORD 15, CONN.

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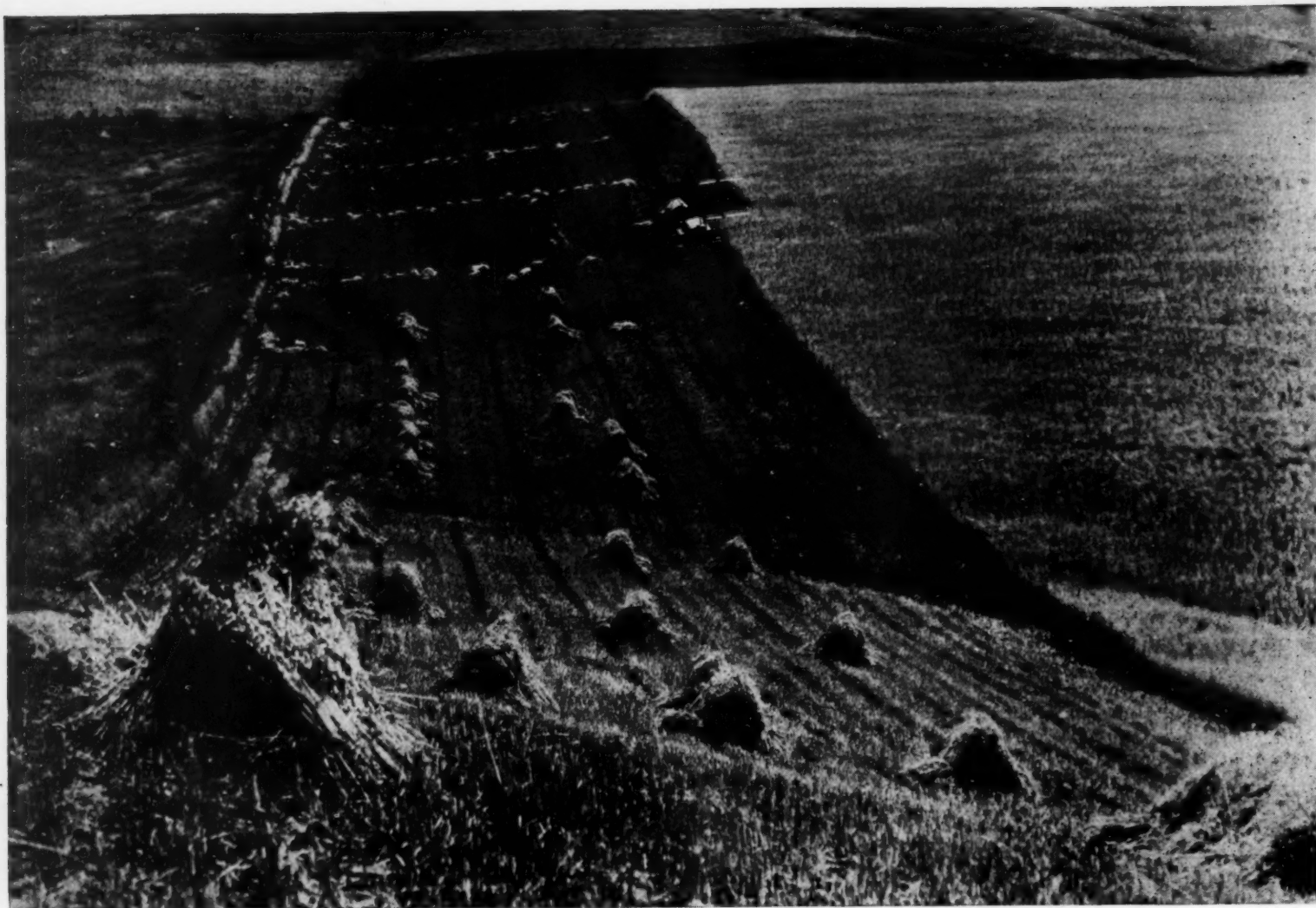
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## Harvest Time

There is a time of planting and a time of harvest.

Now, in this autumnal season, we can see about us the full harvest—so important in the winning of victory. These crops, so carefully planted, were harvested only after they had reached their full maturity.

This planting and harvesting process can be, indeed should be, applied to the purchase and holding of Victory Bonds.

Most Americans have invested their funds in U. S. Government Bonds, earmarking that money for a definite future purpose. To cash them prematurely, is to defeat the objectives for which they were purchased.

When these bonds are cashed to make unnecessary purchases of goods under present conditions, the purchaser gets less for his money and dissipates funds intended for specific uses.

Next time you think of cashing in your bonds—think of the day when you will get your money's worth and *more*. Hold them and remember why you bought them.

★ THE HOME ★  
*Insurance Company*  
NEW YORK

FIRE ★ AUTOMOBILE ★ MARINE INSURANCE



# The NATIONAL UNDERWRITER

49th Year  
No. 40

Thursday, October 4, 1945

## New Auto Rates In Non-Regulated States

Auto B. I. and P. D. rates are introduced in non-regulated states effective Oct. 1 as to new business and Dec. 1 as to renewals. Class A rate is 20% below B and A-1 is 30% below. In general new B rates for B. I. are from 28-35% higher than war time C card rates and P. D. is 50% higher. P. D. rate is about same as pre-war while B. I. rate increase is something less than midway between war time C card tariff and prewar B.

Automobile Collision Rates, on which the wartime rationing credits have been removed in every state but New York, are still a matter of discussion between the New York department and National Automobile Underwriters Association as far as the former A and B card holders are concerned. The department is still not convinced that it should permit abolition of the 20% and 10% discounts given to A and B drivers respectively.

The department's reluctance to permit removal of ration credits, at least on the basis of figures submitted thus far by N.A.U.A. is understood to be that the companies got an increase of about 35% last February as against only 25% in other states and that removal of the ration discount would be an unjustifiable hike in the rate during so short a period. It would mean an increase during the year of nearly 44% for the A-card drivers and nearly 40% for B-card.

### O. K. Term Plan

S. E. U. A. makes available for all risks eligible for term treatment staggered or premium adjustment budget plan. This has been permissible in other jurisdictions in past for churches, public buildings, etc. This is significant in view of annual payment term premium issue.

### Nelson Back With Atlas

Robert A. Nelson, after being discharged from the army, has resumed his position of assistant western manager of Atlas. Ralph Woltersdorff, who had been in retirement but who took over Mr. Nelson's duties during the war period, has again departed from business life.

Maj. T. B. Kelley, discharged from the army, resumed his duties as special agent for Commercial Union at Syracuse.

## N. U. Misses Edition 1st Time in 49 Years Because of Strike

Due to the strike in the commercial printing plants in Chicago, The National Underwriter is missing an edition for the first time in its 49 years. It is deeply distressing to have this record of continuity marred. In order to provide readers with insurance news in capsule form, we prepared this abbreviated digest of spot news events, which we offer with apologies.

### Lawton Elected in Kentucky

Kentucky Association of Insurance Agents elects J. B. Lawton, Central City, president. N. A. Chrisman, Pikeville, retiring president, is state national director. E. C. Stone, Employers Liability, national legislation; Hunter Brown, J. C. O'Connor speak.

### Besch Named in Iowa

O. R. Besch, recently discharged from the army, former Firemen's and Eagle Star field man, joins Fireman's Fund as Iowa special agent.

### Forms Committee Meets

Forms committees of National Bureau and American Mutual Alliance are meeting in Chicago this week to consider revision of automobile liability policy conditions. About 30 in attendance. No final action expected from this meeting, which will probably refer its ideas to subcommittees for actual drafting.

### Currey Named Coast Manager

Charles E. Currey, executive assistant manager, Pacific department joint office, Boston, Old Colony, National Union, Providence Washington and Anchor, becomes Pacific Coast manager.

### Walrath Elected in Idaho

At Boise convention Idaho Agents elected Ted Walrath, Orofino, president. R. E. Dow, V. E. Graves, and A. H. Koster vice-presidents.

### May Prohibit Wholesale A. & H.

Michigan department threatens to prohibit wholesale or franchise A. & H. because of alleged gap on maternity coverage as compared with group forms.

### Illinois Association Meets

The Illinois Association of Insurance Agents meets at Peoria, reelects officers and plans campaign to inform public of new auto financial responsibility law. Banker Frank Anger injects fresh note in bank-agent auto plan.

### Floyd on Tour

F. W. Floyd, executive secretary American Society of C. L. U., touring local chapters; holds joint meets with associations.

## Commissioners in Chicago Oct. 28-Nov. 1

Federal Legislation committee of insurance commissioners to meet at Hotel Sherman, Chicago, Oct. 29 to Nov. 1 on all-industry report. N.A.I.C. interstate rating committee meets same place Oct. 27-28 with industry interstate rating groups.

### Now Edwards & Grant

J. Stanley Edwards, general agent for Aetna Life at Denver, is forming a partnership with Joseph F. Grant, Jr., and the new general agency will be known as Edwards & Grant.

Mr. Edwards is a nationally known figure in the life insurance business, to which he has made outstanding contributions through his activities as an author and as president and chairman of various committees of the National Association of Life Underwriters. He is a trustee of the American College and of the University of Denver. He has been a general agent for more than 50 years.

Mr. Grant has been a special representative of Aetna Life group department at Denver. He was educated at the University of Washington and entered the insurance business in 1932. He joined Aetna Life in 1940.

### Murphy to Home Office

R. J. Murphy, assistant manager of the La Salle ordinary agency of Prudential in Chicago for seven years and with the company in the industrial and ordinary department since 1933, has been promoted to the home office as supervisor in the agency department.

### Amos With Loyal Protective

E. W. Amos, formerly A. & H. manager California Western States Life, is appointed general agent at San Francisco for Loyal Protective Life.

### Daum to Fire Association

Richard W. Daum, who has been connected with Northern Assurance since 1942, joins Fire Association as manager of the brokerage and special risk department at New York.

### W. E. Quinn Resigns

William E. Quinn, general manager of National Life of Vermont at Milwaukee 16 years, resigned to enter personal production, with office in 110 East Wisconsin building.

### Craiden With National Union

Stanley Craiden becomes special agent of National Union with headquarters at Cleveland, supervising Ohio and Wayne county, Michigan. He has been with National Union three years.

### Ragland Elected in Dallas

Alphonso Ragland, Jr., elected president of Dallas Agents' Association.

## Opens Chicago Branch

Michigan Mutual Liability opens branch covering northern Illinois at 120 South La Salle street, Chicago, with James P. Wareham as manager. He has been assistant manager automobile department at the home office and has been with the company 17 years, previously being district manager at St. Louis, supervisor at Indianapolis, salesman in Detroit and in the head office underwriting department.

## Mortimer Heads N. Y. Adjusters

William M. Mortimer was elected president of the New York State Association of Independent Adjusters. Cecil Tate is vice-president and R. L. Hoercher, secretary-treasurer.

## Young Is President

G. O. Young, vice-president American Druggists Fire since 1937, becomes president under the by-laws succeeding the late J. H. Beal and acts in that capacity until the next annual meeting in February. He is in the retail drug business at Buckhannon, W. Va., and has been a state senator for about 10 years.

## Florida Business Transferred

The Florida business of Providence Washington has been transferred to Hunter Lyon general agency, Miami, from J. H. Norton & Co., Jacksonville.

## Guck to Detroit Agency

Fred N. Guck, former state of Loyalty group, five years in Ohio and five in Michigan, has become manager of the Down Town Agency in Detroit.

## Texas Changes Asked

Suggested changes in fire coverages have been filed with Fire Commissioner Hall of Texas by R. H. McLarry, president, and Alphonso Ragland, Jr., chairman rates and forms committee of the Texas Association of Insurance Agents. Included are: Use of business interruption reporting form, review of extended coverage and windstorm rates on oil-gas properties, builder's risk flat form, clarification of the status of outside signs, study of extended coverage-windstorm hazards, etc.

## Mutual Meet on Oct. 16

After a short business session for the election of directors of National Association of Mutual Insurance Agents at New York, Oct. 16, John R. Chappell, Jr., Richmond, assisted by Joseph E. Magnus, Chicago, and W. H. Heineke, Philadelphia, will conduct a discussion of a program designed to meet the insurance competition of automobile finance companies.

The principal speakers will be Karl E. Greene, president Berkshire Mutual Fire, John W. Gunn, president Employers Mutual Casualty, and Howard F. Russell, general manager Improved Risk Mutuals.

## Repeal Arizona Laws

The special session of the Arizona legislature has repealed both the fire and the casualty rating laws passed earlier this year and also repealed the section dealing with agents qualifications. It is reported that the Governor will sign it but will hold a hearing this week before making known his decision.

Neither law was ever in effect as American Mutual Alliance objected to and obtained enough signatures to get the question put on the referendum for the next general election.

## Sells Former Home Office

Globe Indemnity has sold its former home office building in Newark to Hospital Service Plan of New Jersey.

## Zurich Opens in Syracuse

Zurich opens service office at Syracuse in charge of A. Foden Lawrence, who has been manager there of New Amsterdam Casualty.

## Glens Falls Syracuse Shifts

S. L. Porter, state agent of Glens Falls and Commerce and manager for Glens Falls Indemnity at Syracuse, N. Y., is retiring. John Y. Lambert, long associated with Mr. Porter, is promoted to state agent for fire companies, while Eugene A. Thompson becomes manager for Glens Falls Indemnity.

Lester C. Gifford, National Liberty, and C. O. Weidman, National City Bank, addressed the meeting of the Brooklyn Insurance Brokers Association on The Bank and Agent Auto Plan.

William T. Gouert, 65, Buffalo manager of the Aetna companies, died at Buffalo Memorial Hospital. Prior to joining Aetna in 1915 he was with Standard Oil Affiliated Companies.

He became manager at Milwaukee in 1921 and in 1922 was named manager at Buffalo. At one time he served as president of the Buffalo Association of Casualty Underwriters.

Frederick W. Kroeber, Jr., for the last 27 years assistant Manager of the burglary department of Maryland Casualty Company, died after a long illness.

The Newly organized National Health & Welfare Retirement Association went into operation Oct. 1, covering the first 5,000 health and welfare workers to enroll. This number of applications was the minimum required to set the plan in operation, all death and retirement benefits are reinsured with John Hancock Mutual life.

Owen G. Jackson, St. Louis attorney, according to rumor, may be named Missouri superintendent.

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## Now Seydel & Steeneck

Home has appointed Henry J. Steeneck, formerly special agent at New Haven, Conn., as state agent. He has been special agent since 1930 and will continue to have headquarters with State Agent Henry C. Seydel of New Haven. The office will be known as Seydel & Steeneck, state agents.

## New Royal General Counsel

H. Clay Johnson, formerly vice-president and general counsel of Rubber Reserve Co., has become general counsel of Royal-Liverpool fire companies. He graduated from Notre Dame and Catholic University law school. From 1935-1941 he was with RFC and in the latter year he became special assistant to New York stock exchange president, but later that year he returned to government service in rubber program.

## Promotion Manager

Resolute Fire has placed Mark M. Hart, vice-president, in charge of business development. He has been in charge of accounting and statistical work, now assumed by E. B. Jurgenson, former comptroller of Providence Washington, who joins Resolute as secretary. Mr. Hart succeeds W. O. Sears, agency vice-president, who resigned to enter the agency field.

## Mac Kay Is Advanced

James R. MacKay, Fireman's Fund Indemnity special agent in Seattle 8 years, succeeds Jean Charbonnel as northwest manager of the group's casualty companies and auto business of the fire companies. Mr. Charbonnel will continue in an advisory capacity, at Spokane.

## R. C. Corson Dies

R. C. Corson, 75, chairman of Hartford Steam Boiler, died at his home in Hartford. He joined the Company in 1907 as assistant engineer and in 1916 became secretary and treasurer, becoming vice-president and treasurer in 1921, president in 1927 and chairman in 1942. He was a director of a number of Hartford Insurance Companies.

## Parker Los Angeles Manager

George R. Parker is appointed Los Angeles manager of Great American, succeeding James W. Martin, who is entering agency business at San Diego. Mr. Parker has been agency superintendent at San Francisco.

*Insurance Company*  
NEW YORK

FIRE \* AUTOMOBILE \* MARINE INSURANCE

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money for a definite future purpose. To cash  
them prematurely, is to defeat the objectives  
for which they were purchased.



#### **Russell Back From Navy**

Lt. Cmdr. Neil C. Russell has been discharged from the navy and has returned to his old post as manager of the Chicago Motor Club Interinsurance Exchange.

#### **Van Deusen in New Post**

John F. Van Deusen, who has been Brooklyn manager of Franklin Fire, joined Manufacturers Fire and Manufacturers Casualty. He is named superintendent in charge of underwriting and production of fire and inland marine business in New York.

#### **Gaffney With Phoenix**

Harry B. Gaffney joins Phoenix of London as investment secretary.

#### **W. P. Byrne Rejoins Agency**

William P. Byrne has been made a partner in the Byrne, Byrne & Hahn agency of Chicago, with which he was associated before entering the army air

#### **NALU Officers to Speak**

NALU President C. D. Connell and other officials attend state rallies at Indianapolis, Oct. 5-6, and Lansing, Mich., Oct. 8-9.

#### **Training Program in Michigan**

Michigan Association of Insurance Agents sets up detailed program for training of veterans in agencies as apprentices.

#### **Wood Elected in Chicago**

F. J. Wood, Lincoln National Life, was elected president Life Agency Managers, Chicago, at annual meeting; John McCaffrey, John Hancock, vice-president; W. E. North, New York Life, secretary-treasurer.

#### **Fresch Joins Schultz**

Charles M. Fresch, formerly of Trinity Universal, joins E. K. Schultz & Co., Philadelphia general agents, as special agent for Ohio Farmers Indemnity.

#### **F. C. A. B. Names Davidson**

F. C. A. B. names W. H. Davidson, now Richmond manager, as executive supervisor southeastern department, Atlanta; R. B. Connelly from Birmingham to Richmond.

#### **A. H. Curtis Retires**

A. H. Curtis, veteran New England Mutual Boston general agent, retires; his son, Paul C. Curtis, who has been partner, takes over agency.

#### **King Back in Dallas**

Lyman E. King, Dallas general agent of Minnesota Mutual Life, returns from navy.

#### **Rejects Slap at Blue Cross**

Greater Detroit Hospital Council rejected resolution referred to in The National Underwriter of Aug. 2, criticizing Michigan Hospital Service, the Blue Cross plan.

Unanimous defeat of the resolution followed the recommendation of a special committee which had been appointed to consider the matter. The resolution had been given wide circulation by some that sought to make it appear that Detroit hospitals were withdrawing support from Blue Cross plan.

### **Hail Meetings in Chicago**

The annual advisory council meeting of the Western Hail Adjustment Association will be held in Chicago Nov. 1. The annual membership meeting will be held Dec. 6.

#### **Michigan Reinsurance Ruling**

A domestic insurer in Michigan must procure its reinsurance from a company licensed in that state or must file an affidavit that licensed insurers are not able to fulfill its needs, get approval from the insurance department and pay tax on the amount of premium ceded, the Michigan attorney general has held in an opinion requested by Commissioner Forbes. Mr. Forbes also asked whether the liability to pay tax would be affected if the reinsurance contract should be signed outside of Michigan. The attorney general replied that this would have no bearing on the matter and the Michigan insurer must pay the tax since the place of contracting should have no influence.

#### **A. S. Rogers in U.S.**

Arthur S. Rogers, general manager of London & Lancashire, who has recently been elected chairman of the British Insurance Association, arrived in this country on board the Queen Mary. He will remain on this side for a few weeks visiting Toronto, Chicago and Hartford.

North America was awarded the financial world's "Oscar of Industry," for its 1944 annual report to stockholders, which was voted "best in the insurance industry." The award is in bronze and was designed by Rene P. Chamberlan. It was presented at a dinner in New York at which Senator Taft made the address.

Gale F. Johnston, third vice-president of Metropolitan Life is named New York chairman of the Victory Loan campaign.

Clancy D. Connell, president of the National Association of Life Underwriters, has been elected vice-chairman of the board of trustees of Hamilton College, which is his alma mater.

Wendell Hanselman, vice president of Union Central, is chairman of the program committee. He has been in Hartford conferring with the bureau staff about the program.

#### **New Minneapolis Officers**

Arthur P. Smith is the new president of the Minneapolis Underwriters Association. Cecil C. Hurd, vice-president; Arthur W. Erickson, secretary; Mrs. Alice Fabianke, office manager.

#### **Fisher with Pearl**

Robert Fisher is appointed financial secretary if Pearl. He has had broad experience in investment matters in Great Britain and this country. He was with British embassy in Washington.

#### **Big Highway Plans**

The U. S. Senate passes a house Resolution okaying a Post war Highway Construction Program of \$500 millions annually, to be matched by states, three years and \$87,250,000 federal expenditures annually for construction of roads and trails in national forests, Parks and Indian reservations. The President's signature on the resolution is not required.

#### **Grand Nest Dates**

Victory convention of the Blue Goose grand nest in New York City next year has been set for Aug. 20-22.

#### **Chaney Training Director**

Homer C. Chaney, who recently went to home office of New England Mutual Life as associate director, will head company's new permanent field training school of Boston.

#### **J. M. Haines Mother Dies**

J. M. Haines, general attorney in the London-Phoenix group, has been in Sturgis, Mich., where he attended the funeral services for his mother, who died at 75 after a long illness. She lived there with his brother, Mark, publisher Sturgis "Daily Journal".

C. Sherman Willmott, formerly manager of the contract division, is promoted to manager of the home office surety department of Glens Falls Indemnity. E. P. Hutchinson continues supervision of the fidelity department in his capacity as manager of that department. Combined fidelity and surety operations will be under the supervision of Secretary S. B. Miller.

Provident Mutual Life names Clarence E. Tobias, Jr., as general agent at Norristown, Pa.

Iwar Sjorgen, president, and Gunnar Kalderen, vice-president of Skandia, arrived in New York by airliner

## Provident Mutual Meeting

Recruiting, training and supervision of new agents are chief topics at the annual meeting of the General Agents Association of Provident Mutual Life, held in New York. A new plan for apprentice agents was announced by E. Ray Hofmann, assistant manager of agencies. The plan, restricted to young men 23 or younger, unmarried, and without life insurance experience of any kind, will pay a salary of not more than \$150 a month to be borne by the company during a training period of several months at the home office. On returning to his agency city, his salary will be shared 50-50 by company and general agent. His work will be exclusively service calls indicated by general agent or agent; he will not sell or accept commissions until the end of the training period. The plan is intended to meet the criticism that life companies don't serve policyholders unless they are prospects for more insurance, and that the business does not pay for training of its new men but proselytizes them from other businesses that have trained them.

Willard K. Wise, vice-president and manager of agencies, and E. A. Farrington, assistant manager of agencies, emphasized quality of man-power—building an agency of associates and not a group of employees. R. K. Brake, Sioux City, Ia., is new president; J. S. Scott, Rochester, N. Y., vice-president, and L. W. Davis, Hartford, secretary.

### Aircraft Council Meets

At a meeting of Personal Aircraft Council, Washington, D.C., Frank Mara, U. S. Aviation Underwriters, said there are 30,000 commercial planes operating in the United States, of 469 makes and 11,000 models and only 27% of commercial planes are insured. W. H. Rodda, manager Mutual Aviation Conference, Chicago, discussed Mutuals' interest in aviation insurance. Chairman Hoskins of Aviation Underwriters of America explained Life Companies' interest in aviation and why aviation exclusion riders are put in policies.

### A. F. L. Certified in Ohio

N. L. R. B. has certified that Industrial & Ordinary Insurance Agents' Union AFL has been chosen by a majority of weekly premium agents of Life of Virginia in Ohio as exclusive bargaining representative.

### Loux Back With Travelers

Maj. Earl G. Loux has returned as St. Paul casualty manager for Travelers after 33 months overseas.

## Grand Nest Candidates

Penn Blue Goose pond in Philadelphia puts Paul M. Fell, Middle Department Rating Association, forward as candidate for grand nest position next year. At Kansas City campaign has been launched to make Alex M. Young of Hartford grand keeper. He is past m.l.g. of the Heart of America pond.

## Features Take Home Benefits

The Chicago Convention of the National Association of Insurance Agents Oct. 21-24 will feature "take home benefits" for agents attending. A general discussion Tuesday a.m., Oct. 23, will deal with bringing the agent up to date on sales and profit opportunities that can be developed from the many recent changes in insurance, particularly broadened coverages and comprehensive forms. Roy A. Duffus, Rochester, N. Y.; L. C. Hilgemann, Milwaukee, and H. F. Warner, Kansas City, will lead the discussion on the changes in fire, casualty and surety, in that order.

Oscar Beling, Royal-Liverpool, is aiding in setting up a session on agency management for Monday afternoon, Oct. 22. The educational, large agents and finance committees and public relations subcommittee will meet Oct. 21. Officers of the association will be installed at the annual banquet Oct. 23.

## O'Connor Is Colorado Speaker

E. H. O'Connor, executive director Insurance Economics Society, has been added to the program of the Colorado Association of Insurance Agents' convention at Denver Oct. 19, on "The Realities of Security."

## Indiana Meet Nov. 29-30

The Indiana Association of Insurance Agents will hold its annual convention at the Claypool Hotel, Indianapolis, Nov. 29-30.

## New Post for C. C. Fraizer

C. C. Fraizer, former Nebraska Commissioner, has been appointed general counsel of the Health & Accident Underwriters Conference. While he will devote a substantial portion of his time to legal matters of the Conference, he will continue his private law practice in Lincoln.

## Barksdale General Agent

Ralph B. Barksdale, brokerage manager of Occidental Life of California in St. Louis and former general agent there of Acacia Mutual Life establishes his own general agency in Springfield, Mo.

## W. H. Galentine Dies

William H. Galentine, 57, retired vice-president of Globe Indemnity, died at his home at Nunda, N. Y., after a brief illness.

## Fireman's Fund Promotions

Fireman's Fund promotes General Agents A. O. Andersen, P. M. Britton and J. T. Even and Marine Superintendent P. J. Leen to assistant managers in the western department.

Iowa Agents plan convention Nov. 13 at Davenport.

## Fete McCreary at 50th Year

Ralph W. McCreary, agency secretary of Aetna Life, is honored at a dinner in Hartford on his 50th anniversary with the organization. He went with the company as a stenographer, spent several years in the publicity department and since 1902 has been in the agency division. General agents and office associates presented him gifts.

## Payne Is Elected

Walter S. Payne, Aetna Casualty, is elected chairman executive committee National Safety Council.

## Named Cleveland Manager

P. W. Sellen, formerly Cincinnati manager, is named branch manager at Cleveland for General of Seattle, succeeding Robert G. Myers, resigned.

## N. J. Central Mutual Suit Dismissed

Insolvency assessment against N. J. Central Mutual policyholder dismissed by N. J. supreme court without prejudice for want of proper record. Central Mutual was not licensed in N. J. and risk was placed by N. Y. broker, unlicensed in N. J.

## New Safety Department

Illinois Institute of Technology launches department of safety engineering in charge of John J. Ahern, who has been in government work and was formerly with North America. He also becomes assistant to Prof. Finnegan in fire protection engineering.

## Increases Capital

National Fidelity Life, by means of a stock dividend, is increasing its capital from \$100,000 to \$200,000.

## Owens With United National

W. A. Owens, formerly with Standard Accident, Preferred Accident, and U. S. Casualty become special representative of United National Indemnity in western department, Chicago.

## Priddy Back on Job

Ross Priddy after 2½ years in the navy returns to business as assistant general agent at Dallas for Aetna Life. He formerly was manager at Dallas for Southland Life 8 years.

## Brockett with Mutual Life

R. L. Brockett, formerly with Penn Mutual, Wichita, becomes assistant manager of Mutual Life for Oklahoma.

## Col. Talbot Dies

Col. W. E. Talbot, 58, former agency vice-president of Southland Life, died at Brownsville, Tex., where he had lived since retirement in 1938.

John Hynes, 73, of Hynes & Howes, Davenport, Ia., agency, dies there. He was past president of the Iowa Association of Insurance Agents. He entered the business in 1900.

The Society of Chartered Property & Casualty Underwriters will hold its annual meeting at the Drug & Chemical Club, New York, Nov. 5.